Agenda

8:00 am - 9:00 am **Registration & Continental Breakfast**
9 :00 am - 11:45 am **Keynote Presentation, Dee Lee, CFP**
12:00 pm - 1:00 pm **Break-out Sessions I**
1:00 pm - 2:00 pm **Learning Lunch!**
2:00pm - 3:00 pm **Break-out Sessions II**

Break-out Session Descriptions

Session I: 12:00 pm - 1:00 pm

- **Budgeting for Families**
- **Social Security Benefits: Get the facts!**
- **Financial Planning for College I: After the Acceptance**
- **Are you Feeling a Personal Credit Crunch?**
- **Money Mentor Session I**

Budgeting for Families

With the hectic nature of day-today life, many of us simply do not know where our paycheck goes. There is money for lunches, athletic activities, groceries and a host of other needs for your family. While monitoring your own expenses is challenging, keeping track of the entire family's expenditures requires some additional effort. By involving everyone in the budgeting process, you allow each family member to provide input and accept accountability in ensuring your household's financial success. "Budgeting for Families" will help you create the necessary foundation to empower your family in the creation of a workable financial strategy to rely less on credit, build savings and achieve the hopes and dreams of your loved ones.

Social Security Benefits: Get the facts!

This presentation is also offered after lunch &
It is particularly helpful for Massachusetts state employees and their families.

The Social Security Administration will address specific issues to help you plan for retirement and estimate your Social Security benefits.   Are you familiar with the Windfall Elimination Provision (WEP), the Government Pension Off-set (GPO) and Medicare requirements? Do you know when these do not apply?

Do you know:

- If you are eligible for Social Security or Medicare?
- How your social security benefit is calculated?
- If you receive a ‘non-covered’ pension?

Join us to get answers to these questions, your personal questions, and learn about the online tools that will help you to prepare for your financial future.

Financial Planning for College I: After the Acceptance

Students have received their college acceptance & financial aid award letters.
Families are asking—Now what?

This timely session provides an opportunity for:

· Understanding and analyzing the financial aid you’ve been offered
· Determining how to pay the balance of your bill
· Choosing the right financing options for your situation including financial circumstances, such as job loss or reduction of income.
· Learning about programs benefiting Massachusetts residents attending college in-state and out-of-state

Helpful tips, worksheets and links to additional resources are included to provide assistance along the way.

Are you Feeling a Personal Credit Crunch?

Your credit history can affect more than your ability to get a low interest rate on a mortgage or car loan. It also affects your ability to get a job, an apartment and car insurance. This seminar will teach you how take control of your credit situation. You will learn how to: get your free credit report, understand the best steps to improving your credit score, and most importantly how to manage your overall debt load most effectively.

Money Mentor Session I

This option has been created for attendees that prefer to tackle their personal financial questions by meeting for 15 minutes with a Money Mentor. The Money Mentors are professionals that have volunteered their personal time to assist with providing this service to the citizens of the Commonwealth. Many of our volunteers are Certified Financial Planners (CFP), Certified Public Accountant (CPA), and Retirement Counselors.

Lunch 1:00pm - 2:00 pm

NEW!

Interactive Learning Lunch! This session features:

"Are you Smarter than a 12th? Grader" Game Show

This game show session was made possible by the Federal Reserve Bank of Boston's "Massachusetts LifeSmarts" Competition.

All attendees are welcomed back to Rivers Auditorium to visit with exhibitors, enjoy a complimentary lunch, & entertainment.

Session II: 2:00 pm – 3:00 pm

- **Planning for Retirement**
- **Social Security Benefits: Get the facts!**
- **Financial Planning for College II: Plan by Age Groups!**
- **Foreclosure Prevention Resource Workshop**
- **Money Mentor Session II**

Planning for Retirement

This workshop offers a sensible approach to planning for retirement, offering investment strategies to help you understand some basic principles and determining your personal risk tolerance. Whether you are planning to purchase a home, saving for a child's college education, or simply living paycheck to paycheck - you should begin preparing to enjoy a secure retirement. This seminar will remind you to pay yourself first and help people of all ages and in all stages of retirement planning to understand and prepare for retirement. Topics covered will include investments, elder care, asset allocation, taxes, insurance and IRA rollovers. Don't delay, start preparing today!

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Financial Planning for College II: Plan by Age Group!

College may be a long way off for some attendees and others need to prepare for next year. During this break-out session attendees will be divided into groups based on their current phase of planning for college for a more focused discussion with a practiced facilitator.

Regardless of what phase one has reached in planning for college, the prospect of paying for it can still be intimidating, particularly in the recent economic downturn. Please determine which phase pertains to you prior to the conference and take advantage of this opportunity to ask important questions that are relative to your particular situation.

Phase 1-4 offer guidance and tools that make saving or financing a higher education a more easily manageable process.

Phase 1) Families of Pre-K- 8th grade students

Phase 2) Families of 9th-12th grade students

Phase 3) Undergraduates: If your child is currently in his/her undergraduate education, there are a variety of ways to pay for college and MEFA can help determine which program will meet your needs.

Phase 4) Graduates: If you are a graduate student or considering graduate education, MEFA can help determine what options you have.

Foreclosure Prevention Resource Workshop

Are you at risk of foreclosure and losing your home? Hundreds of thousands of families behind on their mortgage could avoid foreclosure by acting quickly and reaching out to their lender or a reputable nonprofit. This session will offer you tips to keep in mind to avoid mortgage trouble, what to do if you miss a mortgage payment, and what your options are if you miss a payment. Foreclosure doesn't happen overnight, so don't wait another day to face your financial fears and be among the homeownership success stories.

Time will be allotted for audience engagement. Q & A following this presentation is encouraged.

Come prepared & visit the Western Massachusetts Foreclosure Education Center's FAQ today: http://www.thereshopewm.org/faq

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