

present

PROGRAM IN MANDARIN CHINESE / 國語講座

Asian Americans for Equality Community Development Fund

FINANCIAL LITERACY SEMINARS



Asian Americans for Equality
亞洲人平等會 • 아주인평등회



DAY 1: TUESDAY, NOVEMBER 23

STARTING YOUR OWN INVESTMENT CLUB

- Information about IDA (Individual Development Account) programs
- Differences between financial institutions
- Handling personal finances

DAY 2: TUESDAY, NOVEMBER 30

HOW TO MAKE A BUDGET THAT REALLY WORKS

- Understanding what a budget is
- Tracking income and expenses
- Individualizing budgets

DAY 3: TUESDAY, DECEMBER 7

CREDIT DEBT MANAGEMENT

- Definition of credit and how to build/rebuild your credit
- Why is a credit report important? How does one get a credit report?
- What is predatory lending? How do we avoid it?

DAY 4: TUESDAY, DECEMBER 14

MAKING USE OF BANK PRODUCTS

- A diverse portfolio of bank products
- Getting the optimal result from bank products
- Is the bank a FDIC member? What does FDIC-protected mean?

DAY 5: TUESDAY, DECEMBER 21

PLANNING FOR RETIREMENT

- When should you start saving for retirement?
- Different types of retirement plans – 401(k), pension plan, traditional CD, IRA, etc.
- Fees and conditions of accounts



Tuesdays, November 23, 30

December 7, 14, 21

2:00 p.m.

Queensboro Hill

60-05 Main Street, Flushing
718-359-8332

Bus: Q20A, Q20B, Q44, Q74, Q88

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共同舉辦

國語講座 / PROGRAM IN MANDARIN CHINESE

亞洲人平等會信貸中心

理財知識講座



Asian Americans for Equality
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第一天：十一月二十三日星期二

開始制定你自己的投資規劃

- IDA投資資助計劃
- 不同種類的金融機構的差別
- 如何處理個人財務

第二天：十一月三十日星期二

如何制定可行的預算

- 甚麼是預算
- 跟蹤收入與支出
- 制定個人的預算

第三天：十二月七日星期二

信用和債務的管理

- 信用的定義以及如何建立/重建你的信用
- 信用的重要性及如何獲得信用報告
- 甚麼是掠奪性貸款及如何避免

第四天：十二月十四日星期二

銀行產品的選購

- 多元化的銀行產品投資組合
- 從銀行產品中獲得最佳回報
- 甚麼是聯邦儲蓄保險 (FDIC) ? 某銀行是否FDIC的成員 ?

第五天：十二月二十一日星期二

退休計劃

- 退休儲蓄應從甚麼時候開始
- 不同的退休計劃 - 401(k), 養老金, 定期存款, IRA等
- 各類賬戶的特點及費用



十一月二十三及三十日, 十二月七、十四及二十一日
下午兩點

Queensboro Hill 圖書館

60-05 Main Street, Flushing
718-359-8332

公車: Q20A, Q20B, Q44, Q74, Q88

開放時間
週一/週四 1-8
週二 1-6
週三/週五 10-6
週六-週日 不開放

免費入場 www.queenslibrary.org

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