

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, February 1, 8, 15, 22**  
**Monday February 28**  
**6:00 p.m.**  
**Flushing**

41-17 Main Street  
718-661-1200

Train: 7 to Main Street (last stop) LIRR: Port Washington Line to Flushing-Main Street  
Bus: Q12, Q13, Q17, Q19, Q20A, Q20B, Q25, Q27, Q34, Q44, Q58, Q65, Q66, QBx1

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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  
亞洲人平等會 • 아주인평등회



第一天：二月一日星期二

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：二月八日星期二

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：二月十五日星期二

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：二月二十二日星期二

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：二月二十八日星期一

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



二月一、八、十五及二十二日星期二

二月二十八日星期一

晚上六點

Flushing 圖書館

41-17 Main Street  
718-661-1200

地鐵：7號車至Main Street 長島火車：乘Port Washington綫在Flushing-Main Street站下車  
公車：Q12, Q13, Q17, Q19, Q20A, Q20B, Q25, Q27, Q34, Q44, Q58, Q65, Q66, QBx1

開放時間  
週一/週三/週四 10-9  
週二 1-9  
週五 10-6  
週六 10-5:30  
週日 不開放

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