

p r e s e n t s

# FINANCIAL LITERACY SEMINARS



**DAY 1: THURSDAY, MARCH 17 or THURSDAY, APRIL 7**

**HOW TO ESTABLISH FINANCIAL GOALS**

- Financial organizing: Common challenges
- What is savings?
- Setting specific financial goals
- Identifying and plugging spending leaks
- Income and Expenses: Fixed vs. Flexible

**DAY 2: THURSDAY, MARCH 24 or THURSDAY, APRIL 14**

**HOW TO INCREASE YOUR SAVINGS WITHOUT INCREASING YOUR PAYCHECK**

- How do you open a bank account?
- Choosing the right bank account
- Making the best use of banking services
- Banking transactions tools

**DAY 3: THURSDAY, MARCH 31 or THURSDAY, APRIL 14**

**UNDERSTANDING YOUR CREDIT REPORT**

- Definition of credit and how to build your credit
- Types of credit-secure vs. unsecured debts
- Credit tips-recommendations to improve credit score
- How to order a free credit report?

**DAY 4: THURSDAY, MARCH 31 or THURSDAY, APRIL 21**

**GETTING THE MAXIMUM OUT OF FINANCIAL SERVICES**

- Why is it important to review your credit report?
- How to read your credit report?
- Ways to correct incorrect information - Dispute and Document
- Sample dispute letter

**DAY 5: THURSDAY, APRIL 7 or THURSDAY, APRIL 28**

**MAKING YOUR MONEY GROW**

- What is an asset?
- Renting vs. Owning
- Understanding equity
- Saving for a down payment
- Comparing interest rates



**Thursdays, March 17, 24, 31  
April 7, 14  
10:30 a.m.**

**Central Library  
Auditorium**

89-11 Merrick Blvd., Jamaica  
718-990-0700

Train: F to 169th Street

Numerous buses go to the 165th Street Bus Terminal.

**Library Hours**  
Mon./Wed./Thur. 10-9  
Tue. 1-9  
Fri. 10-6  
Sat. 10-5:30  
Sun. 12-5

**Thursdays, March 31  
April 7, 14, 21, 28  
6:00 p.m.**

**Steinway**

21-45 31 Street  
Astoria

718-728-1965

Train: N, Q to Ditmars Blvd.

Bus: Q19, M60, Q69, Q101

**Library Hours**  
Mon. 10-8  
Tues. 1-6  
Wed./Fri. 10-6  
Thur. 1-8  
Sat. 10-5:30  
Sun. closed

**Admission is free. [www.queenslibrary.org](http://www.queenslibrary.org)**

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