



MONEY SMART DAY
KANSAS CITY • MARCH 31, 2012

Register on-line at <http://moneysmartday.kcfed.org>

All Money Smart Day activities will be held at the American Century Investments Building located at 4500 Main Street, Kansas City, MO. For more information, contact Steven Shepelwich, Federal Reserve Bank of Kansas City at 800-333-1030 x8675 or steven.shepelwich@kc.frb.org

9 am ■ Getting Organized

Kansas State Treasurer's Office

Focus: Financial Planning

How to organize your financial records – what to keep and where? The answer to this question will be addressed so that you can take the first step towards organizing your finances.

9 am ■ National and Local Economic Update

Federal Reserve Bank of Kansas City

The Federal Reserve Bank of Kansas City will present an update on the state of the national and Kansas City-area economy.

9 am ■ Banking Basics

Catholic Charities of Kansas City-St. Joseph, Inc.

Focus: Financial Services

No matter your finances, you can get connected to free, safe and insured financial services at area banks. This informative session will provide practical steps to open and maintain savings and checking accounts.

9 am ■ Financial Education Resources for Youth

American Century Investments & Federal Reserve Bank of Kansas City

Focus: Youth and Families

Free resources and curricula for teaching financial skills to youth will be presented with tips on how to use them with individuals, groups and youth organizations such as Girl Scouts and Boy Scouts.

10 am ■ Credit Reports: The Mystery Solved!

Apprisen Financial Advocates/CCCS

Focus: Financial Services

This session will help you understand how your credit score is calculated and ways to improve it. Learn the importance of a good credit score and how it affects your financial prosperity.

10 am ■ Discovering Your Money Personality

Budget Momma

Focus: Saving and Budgeting

Do you know your money personality? Understanding your money personality and how it impacts your financial decisions is the first step to personal financial improvement. Participants will complete a money personality test to help identify and understand specific traits of each money personality type.

10 am ■ Saving for Higher Education

American Century Investments

Focus: Youth and Families

This session will provide an overview of investment and savings options available to parents and adult students who are interested in saving for higher education. Options are available for pursuing a variety of higher education degrees including, but not limited to, four-year university, associate's degree, vocational or technical school, and others.

10 am ■ Saving and Investment Overview

The ETF Store, Inc.

Focus: Saving and Budgeting

This session is designed to provide an overview of the importance of saving, an introduction to the wide range of investment products and options for investment management.

11 am ■ Living on a Fixed Income

Catholic Charities of Kansas City-St. Joseph, Inc.

Focus: Financial Planning

Living on a fixed income can present challenges, especially for seniors when inflation grows faster than cost-of-living increases. This interactive session will help you determine strategies to make your income meet your needs.

11 am ■ Top Ten Ways to Save

Central Bank of Kansas City

Focus: Saving and Budgeting

Discover great ways to save and set your financial goals in uncertain times. Learn how to make savings a priority.

11 am ■ ID Theft and Fraud Prevention

UMKC Center for Economic Education

Focus: Financial Services

ID theft is an increasing threat that can have costly consequences. This session will describe how ID theft happens and what you can do to protect yourself. Resources will be provided.

11 am ■ What is a 529 Plan and How Can It Help My Family?

MOST – Missouri's 529 College Savings Plan

Focus: Youth and Families

Most families combine some level of savings and borrowing when paying for higher education. Putting aside money now while your student is in school can make college expenses easier to manage in the future. The 529 Plan will be presented as one college savings tool to consider.

12 pm ■ Real World Retirement Planning

Financial Planning Association

Focus: Financial Planning

This session explores the reality of retirement and the many savings and investment options individuals can rely on when planning for the future. This session offers relevant information for each stage of retirement planning.

12 pm ■ Comparison Shopping: How to Find a Deal in America

Federal Deposit Insurance Corporation

Focus: Saving and Budgeting

This session outlines comparison shopping and strategies to save money in everyday purchases. Participants will also learn about the latest online budget and discount websites that can help you save money.

12 pm ■ Making Credit Work for You

Community & Homeownership Empowerment Services, Inc.

Focus: Financial Services

Credit is an important tool in your financial life and one that must be treated with care to make it work for you. This session explores the different types of credit options consumers have, how to choose the right ones at the right time, and how to manage them.

12 pm ■ Helpful Steps for Parents in Raising Financially Savvy Youth

M&I Bank

Focus: Youth and Families

Never before have youth been exposed to as many gear and gadgets as they are today. This session explores how parents can best prepare their kids to be careful consumers, stay on top of spending, save regularly and manage money with these new technologies.

1 pm ■ Estate Planning: Introduction to Essentials

Financial Planning Association

Focus: Financial Planning

This session explains the importance of why individuals need an estate plan and highlights some of the basic components and documents needed for an estate plan.

1 pm ■ Motorcycle Mary's Best Darn Financial Seminar Ever

Motorcycle Mary

Focus: Saving and Budgeting

Motorcycle Mary will show you how to control your spending habits and get out of debt, create a budget that you can actually live with, increase your money spending power and develop a financial plan to protect your future.

1 pm ■ Getting the Most from Your Paycheck: The Earned Income Credit and Free Tax Preparation Services

KC CASH

Focus: Financial Services

Learn how to maximize your paycheck by taking advantage of the Earned Income Credit and free tax preparation services in the community. The Earned Income Credit, available to individuals and families depending on their income, is often missed by seniors, grandparents, people with disabilities and students.

1 pm ■ You Be the Boss Budgeting Game

Central Bank of Kansas City

Focus: Youth and Families

This interactive session provides youth with an engaging hands-on budgeting activity that introduces the concept of personal finances in an age-appropriate setting.

2 pm ■ Credit Reports: The Mystery Solved!

Apprisesn Financial Advocates/CCCS

Focus: Financial Services

This session will help you understand how your credit score is calculated and ways to improve it. Learn the importance of a good credit score and how it affects your financial prosperity.

2 pm ■ Plugging Budget Leaks

CommunityAmerica Credit Union

Focus: Saving and Budgeting

Too much month at the end of your money? From grocery shopping to utility bills, we have tips to help you plug those pesky budget leaks and make your money go further.

2 pm ■ Exploring Your Housing Options in Difficult Times

FirsTrust Mortgage

Focus: Financial Services

What are your housing options with the government refinance program? What if you are not eligible and cannot make your housing payments? This session will help you determine next steps.

2 pm ■ Financial Education Resources for Youth

American Century Investments & Federal Reserve

Bank of Kansas City

Focus: Youth and Families

Free resources and curricula for teaching financial skills to youth will be presented with tips on how to use them with individuals, groups and youth organizations such as Girl Scouts and Boy Scouts.

3 pm ■ Building Wealth in America

Federal Deposit Insurance Corporation

Focus: Saving and Budgeting

This session will identify personal behaviors that you can develop to increase your ability to gain financial stability and build wealth.

3 pm ■ Updates on Regulations Affecting Your Finances

Federal Reserve Bank of Kansas City

Focus: Financial Services

New developments in regulations and government programs affecting credit and debit cards, foreclosure processes and other consumer issues can affect your finances. These issues will be discussed along with resources on what to do if you have a question or complaint about a financial institution.

3 pm ■ Savings Fitness: A Guide to Your Financial Future

U.S. Dept. of Labor, Employee Benefits Security Administration

Focus: Financial Planning

Planning for a secure retirement can be challenging, but the sooner you start, the easier it can be. Planning tips, tools, and resources from the Employee Benefits Security Administration will be provided to help you meet your financial and retirement goals.

3 pm ■ Combating Consumer Scams

Kansas Attorney General's Office

Focus: Financial Services

This session introduces countless ways your identity can be compromised and how quickly you can become the victim of a scam. Participants will learn the common characteristics of scammers, the stages of exploitation and how to recognize if it is occurring along with tools available to victims.

Money Smart Day attendees may participate in these activities throughout the day:

Free Financial Tune Up

Meet one-on-one with a certified financial advisor for a “Free Financial Tune Up” coordinated by American Century Investments with the Financial Planning Association. Attendees may sign up to meet with an advisor for a 30-minute session during the day. Sessions are limited.

Credit Report Reviews

Attendees may access a free copy of their credit report.

Children's Learning Area

Children and their families may take part in age-appropriate financial education programs throughout the day in the children's learning area.

All Money Smart Day sessions will be held at the American Century Investments Building located at **4500 Main Street, Kansas City, MO.**

Lunch and snack options will be available for purchase throughout the day. Free on-site parking provided.

Register on-line at <http://moneysmartday.kcfed.org>