

2018 Northwest Illinois Money Smart Week Schedule

Join thousands of consumers nationwide in attending free educational seminars during Money Smart Week, April 21 through April 28, 2018, with numerous seminars being held throughout Stephenson, Carroll and Jo Daviess Counties.

For more information and updated information, visit www.moneysmartweek.org for events being hosted near you, or check our Facebook page at: [facebook/MoneySmartWeekNorthwesternIllinois/](https://www.facebook.com/MoneySmartWeekNorthwesternIllinois/).

SATURDAY, APRIL 21

9:30 a.m.-10 a.m.

Welcoming Ceremony

Official kick-off of 2018 Money Smart Week at Senior Activity Center, 216 E. Stephenson St., Freeport, IL. All events are free and open to the public. Join us for our Welcoming Ceremony.

Hosted by: Money Smart Week Committee

Location: Senior Activity Center, 216 E. Stephenson St., Freeport

I-CASH Program

Stop by anytime between 9 a.m. – 1 p.m.

The Illinois State Treasurer's I-CASH program helps tens of thousands of people each year discover and claim old bank accounts, uncashed paychecks, unpaid insurance benefits, utility refunds, and other unclaimed property. An I-CASH representative will be on site to check the system for unclaimed property and assist you with the paperwork required to claim the property.

Presenter: Bonnie Jefferson

Location: Senior Activity Center, 216 E. Stephenson St., Freeport

10 a.m.

Coupons—Clip & Save

Learn to save 25-50% on your weekly grocery bill by clipping coupons and downloading apps to save you money. Learn fun and easy tips to help you get on the road to savings.

Presenter: Lisa Miller

Cornerstone Credit Union

Location: Senior Activity Center, 216 E. Stephenson St., Freeport

10 a.m.

An Ounce of Prevention is Worth a Pound of Cure: Why a Healthy Lifestyle Saves You Money

This famous quote by Benjamin Franklin holds as much truth today. We will discuss how daily choice affects your bottom-line--whether buying groceries, traveling to and from healthcare appointments or paying for costly medical treatments and insurance plans. Learn how much an ounce of prevention truly saves you.

Presenter: Diane Reinhold

U of I Extension Nutrition & Wellness Educator

Location: Senior Activity Center, 216 E. Stephenson St., Freeport

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10 a.m.

Money Smart Kids Read!

How do you save your money? Listen to a story, make a craft, learn about money, and take home a free book. Sponsored by the Freeport Public Library and Country Financial.

Presenter: Anna Doyle

Freeport Public Library

Location: 100 E. Douglas St., Freeport IL

11 a.m.

Funeral Pre-planning: For peace of mind & lower costs

Take control of your final arrangements. Learn about how pre-planning a funeral can offer both emotional and financial savings for you and your family.

Presenter: Michelle Stubbe, Prearrangement Specialist

Walker Mortuary

Location: Senior Activity Center, 216 E. Stephenson St., Freeport

Noon

Preparing to Sell and Buy Real Estate

The basics of selling your home (contracts, disclosures, etc.). What to look for/watch out for in your home purchase. Couples buying a home, but not married: Things to consider during this process.

Presenter: Aubra Palermo & Sarah Heckman

Century 21

Location: Senior Activity Center, 216 E. Stephenson St., Freeport

Noon

Tips on Buying a Used Car on a Budget

Looking to buy a used car? Know what to look for and what questions to ask by attending this seminar!

Presenter: Jim Palmer, Automotive Technology Instructor

Location: Highland Community College, Bldg. T, Rm 124

2998 W. Pearl City Rd., Freeport

1 p.m.

Basic Automobile Maintenance

Tips on car fluids, tires, warning symbols, and more will be discussed. Bring your questions!

Presenter: Jim Palmer, Automotive Technology Instructor

Location: Highland Community College, Bldg. T, Rm 124

2998 W. Pearl City Rd., Freeport

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1 p.m.

Help 101: Energy Efficiency & Financial Assistance Programs

Help is available for those struggling with utility bills. Find out what energy efficiency and financial assistance programs are available. Learn how you can work with your utility provider to identify and resolve issues before they happen. Also review the Future Energy Jobs Act (FEJA) and what it means for utility customers.

Presenter: Thomas Prytulski, ComEd

Location: Highland Community College, Technology Center (Bldg. T), Rm 124
2998 W. Pearl City Rd., Freeport

2 p.m.

General Disaster Planning for Families

Make a plan today that mirrors your family's unique needs. Know which types of disasters could affect your area. Know how you'll contact one another and reconnect if separated. Learn the steps in building a plan that can keep your family safe if a disaster should strike.

Presenter: Rick McDonough, Emergency Preparedness & Response
Stephenson County Health Department

Location: Highland Community College, Freeport, Technology Center (Bldg. T), Rm 140
2998 W. Pearl City Rd., Freeport

MONDAY, APRIL 23

9 a.m.

Intro to Personal Finance

Educate yourself about the basics of personal finance, and how to better manage your money.

Presenter: Lance Perkins

Goodwill Industries of Northern Illinois

Location: Senior Activity Center, 216 E. Stephenson St., Freeport

2 p.m.

Can Money Really Grow on Trees?

Trees and shrubs add tremendous esthetic value to your homes, but could there be more benefit than that? Learn about money savings that can be achieved by properly planting trees and shrubs on your property. Topics include types of trees, proper planting and tree maintenance procedures, and potential energy bill savings.

Presenter: University of Illinois Extension Master Gardeners

Location: Freeport Public Library, 100 E. Douglas St., Freeport

2018 Northwest Illinois Money Smart Week Schedule

2 p.m.

Avoiding Computer Scams

Discussion of multiple types of computer scams, who to trust, and what to look out for while on the computer. There will be plenty of time for Q&As.

Presenter: Ed Alderman

Computer Tutor

Location: Senior Activity Center, 216 E. Stephenson St., Freeport

3 p.m.

The New Energy Savings Opportunities Workshop

Are your energy bills higher than you want them to be? This workshop will explore the possibilities of saving money on electricity in your home. Join us for a fresh look at energy cost savings and use reduction strategies.

Presenter: Jay Solomon, Energy & Environmental Stewardship Educator

University of Illinois Extension

Location: Freeport Public Library, 100 E. Douglas St., Freeport

TUESDAY, APRIL 24

9 a.m.

Passion to Plan: Starting your own Business

Have you got a passion that you want to turn into profit? Attend this session to learn how to become a successful entrepreneur.

Presenter: Emarc Malavolti

Fresh2Go

Location: Highland Community College, Liberal Arts Center, Bldg. M
2998 W. Pearl City Rd., Freeport

10 a.m.

Basics of Medicare and Social Security

Join our experts as they guide you through all parts of Medicare, Medicare Advantage Plans, Medicare Supplements and Drug Plans. Come with your questions ready to learn.

Presenters: Ralph Norman (Medicare expert)

Laurie Broughton (Social Security Administration)

Location: Senior Activity Center, 216 E. Stephenson St., Freeport

11 a.m.

Bring Balance to your Budget

Learn how to develop a balanced budget, identify financial goals, and understand the balance between spending, savings, borrowing and having a strategy.

Presenter: Adam Breedlove

Edward Jones

Location: Senior Activity Center, 216 E. Stephenson St., Freeport

2018 Northwest Illinois Money Smart Week Schedule

1 p.m.

Making Wise Choices to Save on Health Care

Join us to discover cost effective approaches for preventative care and find out how wise healthcare choices can save on your overall healthcare costs.

Presenter: Lunda Borsdort APN, CNP

FHN

Location: Freeport Public Library, 100 E. Douglas St., Freeport

2 p.m.

The assistance you need with the independence you desire: Supportive Living!

Looking for senior living for a parent or other loved one can be a challenging task. If you need help to maintain your independence, you may qualify for Illinois Supportive Living Program. Let's Take a closer look!

Presenter: Nancy Wendling

Heritage Woods of Freeport

Location: Freeport Public Library, 100 E. Douglas St., Freeport

5 p.m.

Veterans wait no more! State/Local/Federal benefits await you

Briefing on the many benefits available to our Veterans. If you are in the Reserves, National Guard, Active Duty, or, Retired, this briefing is for you and your family. Come see what benefits are available to you on the State, Local and Federal levels. You'll be surprised at the support readily available to you.

Presenter: Tina Paggi, Veterans' Service Officer

Illinois Dept. of Veterans Affairs

Location: Highland Community College, Student/Conference Center (Bldg H), Rm 127, 2998 W. Pearl City Rd., Freeport

6 p.m.

Preparing to Sell and Buy Real Estate

The basics of selling your home (contracts, disclosures, etc.). What to look for/watch out for in your home purchase. Couples buying a home, but not married: Things to consider during this process.

Presenter: Aubra Palermo & Sarah Heckman

Century 21

Location: Highland Community College, Student/Conference Center (Bldg H), Rm 127, 2998 W. Pearl City Rd., Freeport

6 p.m.

Basics of Medicare and Social Security

If you missed the 10 a.m. seminar, you have a second chance. Join our experts as they guide you through all parts of Medicare, Medicare Advantage Plans, Medicare Supplements and Drug Plans. Come with your questions ready to learn.

Presenters: Ralph Norman (Medicare expert)

Laurie Broughton (Social Security Administration)

Location: Senior Activity Center, 216 E. Stephenson St., Freeport

2018 Northwest Illinois Money Smart Week Schedule

WEDNESDAY, APRIL 25

Noon

An Ounce of Prevention is Worth a Pound of Cure: Why a Healthy Lifestyle Saves You Money

This famous quote by Benjamin Franklin holds as much truth today. We will discuss how daily choice affects your bottom-line--whether buying groceries, traveling to and from healthcare appointments or paying for costly medical treatments and insurance plans. Learn how much an ounce of prevention truly saves you.

Presenter: Diane Reinhold

U of I Extension Nutrition & Wellness Educator

Location: Highland Community College, Student/Conference Center (Bldg. H), Rm 208, 2998 W. Pearl City Rd., Freeport

Noon

Being a Money Smart Veteran

Discussion on life after the military, and how to avoid the five major “gotchas” of money. Learn how to avoid losing money and how to get ahead in the world of personal finances.

Presenter: Richard Lee

PHP Agency

Location: Cornerstone Credit Union, 550 W. Meadows Dr., Freeport

12:45 p.m.

Four Homes of Money

Learn about the four main industries where people can save and grow money, including banks, real estate, the stock market, etc. Plus, learn how to apply savings criteria.

Presenter: Rebecca Hedberg

PHP Agency

Location: Cornerstone Credit Union, 550 W. Meadows Dr., Freeport

1:30 p.m.

Public Benefits (SNAP, TANF, Medicaid, Medicaid for Long-Term Care)

Learn about public benefits for which you may be eligible. SNAP, TANF, Medicaid, Medicaid for Long-Term Care will be discussed. There will be time for questions about the different benefits and answers from a knowledgeable attorney.

Presenter: Heather Skrip, Attorney at Law

Location: Senior Activity Center, 216 E. Stephenson St., Freeport

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2 p.m.

Advance Directives for Property & Healthcare

Advance directives, power of attorney, guardian or a living will may be terms you have heard. You'll find this workshop very helpful in sorting them out. Learn the benefits and purpose of establishing a power of attorney. A must seminar for all ages.

Presenter: Emily Hardy, Attorney at Law

Location: Senior Activity Center, 216 E. Stephenson St., Freeport

6 p.m.

Insurance – More than the Basics

Protect yourself with more than the base insurance policy. Come learn how a variety of home and auto insurance coverages can save you money.

Presenter: Derek Carroll

Clark Carroll Insurance

Location: Heritage Center, 106 N. Broad St., Lanark.

6:30 p.m.

Understanding Credit: The Do's and Don'ts

Understanding the dos and don'ts when making a purchase or establishing credit. Understanding how credit interrelates to your loan options and financial future.

Presenter: Jeff Norton

First State Bank Shannon-Polo-Lake Carroll

Location: Location: Heritage Center, 106 N. Broad St., Lanark.

7:00 p.m.

First-Time Homebuying Made Simple

Get on the right path in purchasing your first home. Experts will offer advice, tips, and loan options for first-time homeowners.

Presenter: Tim Pauley

Exchange State Bank, Lanark

Location: Location: Heritage Center, 106 N. Broad St., Lanark.

THURSDAY, APRIL 26

10 a.m. – 2 p.m.

Community Shred Day

Don't become a statistic. Protect yourself from identity theft by shredding all your outdated personal documents. Please join us—Free of charge. No RSVPs necessary. 5 Box Limit.

Sponsor: Exchange State Bank

Location: 126 N. Broad St., Lanark

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2 – 4 p.m.

The Job Club: Learn how to find and keep a job

Financial stability begins with a wage-earning job. Come discover the benefits of the Job Club, offered with the Workforce Connection office in Freeport. Find out how to apply for a job, dress and conduct yourself through an interview, to develop a resume, plus many more job search tips and tricks. This is more than a lecture—it is a hands-on educational opportunity.

Presenter: Kim Haley, Career Counselor

Workforce Connection

Location: 27 W Stephenson Street, Freeport

4 – 4:30 p.m.

The assistance you need with the independence you desire: Supportive Living!

Looking for senior living for a parent or other loved one can be a challenging task. If you need help to maintain your independence, you may qualify for Illinois Supportive Living Program. Let's Take a closer look! Join us for an Open House 4-6 p.m.

Presenter: Nancy Wendling

Heritage Woods of Freeport

Location: Heritage Woods, 1500 S. Forest Rd, Freeport

5:30 p.m.

The 411 on Medicare: What you need to know all in one place

Everything you need to know about Medicare including timeframes, options explained in plain language, and all the parts and plans discussed in a non-biased way. Free planning guide included.

Presenter: James Ross Quinn, sponsored by Cornerstone CU

Medicare 411

Location: Cornerstone Credit Union, 550 W. Meadows Dr., Freeport

5:30 p.m.

Can Money Really Grow on Trees?

Trees and shrubs add tremendous esthetic value to your homes, but could there be more benefit than that? Learn about money savings that can be achieved by properly planting trees and shrubs on your property. Topics include types of trees, proper planting and tree maintenance procedures, and potential energy bill savings.

Presenter: University of Illinois Extension Master Gardeners

Location: Freeport Public Library, 100 E. Douglas St., Freeport

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6:30 p.m.

The New Energy Savings Opportunities Workshop

Are your energy bills higher than you want them to be? This workshop will explore the possibilities of saving money on electricity in your home. Join us for a fresh look at energy cost savings and use reduction strategies.

Presenter: Jay Solomon, Energy & Environmental Stewardship Educator
University of Illinois Extension

Location: Freeport Public Library, 100 E. Douglas St., Freeport

6:30 p.m.

Investing in your future

Investing in your future is something that all ages need to plan for! Come learn about the recommended investments accounts for your every stage of life.

Presenter: Rhett Coatney, Country Financial

Location: Heritage Center, 106 N. Broad St., Lanark.

FRIDAY, APRIL 27

11 a.m.

An Ounce of Prevention is Worth a Pound of Cure: Why a Healthy Lifestyle Saves You Money

This famous quote by Benjamin Franklin holds as much truth today. We will discuss how daily choice affects your bottom-line--whether buying groceries, traveling to and from healthcare appointments or paying for costly medical treatments and insurance plans. Learn how much an ounce of prevention truly saves you.

Presenter: Diane Reinhold
U of I Extension Nutrition & Wellness Educator

Location: Prairie Ridge of Galena (Activities Rm), 1 Prairie Ridge Dr., Galena

SATURDAY, APRIL 28

9-11 a.m.

Community Shred Day

Protect your identity—Shred your confidential documents! To celebrate Community Banking Month, we are hosting a Free Community Shred Day.

Sponsor: Citizens State Bank

Location: 102 W. Main St., Lena, IL.

2018 Northwest Illinois Money Smart Week Schedule

10 a.m.

The 411 on Medicare: What you need to know all in one place

Everything you need to know about Medicare including timeframes, options explained in plain language, and all the parts and plans discussed in a non-biased way. Free planning guide included.

Presenter: James Ross Quinn, sponsored by Cornerstone CU

Medicare 411

Location: Cornerstone Credit Union, 550 W. Meadows Dr., Freeport

Noon – 2 p.m.

Community Shred Day

Union Savings Bank invites the community to our FREE annual on-site document shred event. Reduce the risk of identity theft and shred items with confidential information.

Sponsor: Union Savings Bank

Location: 715 W South St. Branch, Freeport