



BALANCE Webinars & Workshops

** Available in English and Spanish.*

21 Ways to Trim Your Budget*

Stretching your budget is a necessary step to achieving your financial goals. Learn smart ways to save on the things that impact your finances most, such as food, health care, insurance and more.

After Identity Theft*

If you're a victim of identity theft or just want to stay prepared, this workshop is a must. You'll learn about the different types of identity theft as well as proven steps you can take to minimize its impact.

Are You Financially Healthy?*

We'll talk about what it means to be financially healthy – which is so much more than just your credit score. True financial health is based on four key components: Spend, Save, Borrow, and Plan. You'll also confidentially determine your Financial Health Score and the steps to improve that score.

Basics of Personal Finance*

From managing daily expenses to investing for retirement, this session helps participants set personal finance goals, learn the basics of smart money management, and build a solid financial foundation for the future.

Becoming a Homeowner*

Homeownership starts well before the contracts are signed—preparation is one of the keys to a smooth home buying process. This session covers all major pre-purchase topics such as budgeting, the down payment, credit reports, debt-to-income ratios, and the mortgage lending process.

Breezing Through the Holidays*

It may be called "the most wonderful time of the year" but December can also be filled with unwanted debt and overspending. Learn budgeting strategies and tactics to avoid year-end credit card crunch and future debt traps.

Building a Better Budget*

Everyone wants control over their financial lives, but how do we get it? In one word: budget. It's the most powerful weapon to get a more secure future. Participants will identify their

short- and long-term goals and learn how to design realistic spending and savings plans to reach those objectives.

Checking 101*

A checking account is a foundational personal finance tool—when used correctly. Learn the ins and outs of managing an account, such as keeping track of checks, monitoring statements, and account balancing.

College Financing 101*

As the cost of college tuition continues to rise, parents wonder how they can afford to pay for higher education for children or themselves. Participants will learn about long-term savings strategies, financial aid opportunities, and other ways they can make college education a reality.

Credit Card Makeover: Getting Out of Debt*

Credit cards can be a great financial tool, but for some, can lead to debt and financial trouble. This session provides an overview of credit card usage, warning signs of credit issues, and options for debt management and reconstructing existing credit.

Digital Financial Services*

Technology has made managing your money much more convenient. Whether it's opening and managing accounts, transferring money or bill pay, you'll learn the fundamentals of electronic banking.

Drive Away Happy: Car Buying Decisions*

Getting a car can be overwhelming and stressful with all the decisions to make: new or used; buy or lease; zero percent financing or rebate (not to mention what color to pick). Participants will learn tips and tricks to have the best car shopping experience possible, while also making wise financing decisions.

Exploring Retirement Through IRAs*

Many Americans have concerns that they will run out of money in retirement and fear they'll have to prolong their stay in the work force. In this session, explore retirement planning and gain a solid foundation on the role that Individual Retirement Accounts play.

FAFSA: The Key to Unlocking Financial Aid*

The Free Application for Federal Student Aid (FAFSA) is a government form that streamlines the financial aid process, which can help reduce your student loan burden. This workshop covers FAFSA basics, as well as provides insight into the application process, how to complete the FAFSA online, federal requirements, and receiving and maintaining federal financial aid.

Federal vs. Private Student Loans*

This workshop explains key differences between federal and private student loans, and compares eligibility, interest rates, repayment plans and more. Participants will learn how to choose the option that best suits their needs.

Finances for New Families*

Getting married. Having kids. These are natural progressions in life for many, but also present new financial situations and decisions to make immediately, and for the long term. This session will help you discover, prioritize, and design a workable plan for your family's goals and lifestyle.

Finances for Small Business Owners*

Entrepreneurship is stronger than ever. This session covers all the financial aspects of starting and running a small business. Topics include: types of legal entity structures, writing a business plan, bookkeeping, paying taxes, and everything in-between.

Financial First Aid*

A financial crisis can throw even the best money management plan into chaos. This session focuses on ways to gain control of a crisis. Participants will learn about financial assessments, expense prioritization, and effective negotiation with creditors.

Financially Savvy Seniors*

Retirement can be a great time for seniors if they are prepared financially. Attendees will learn about specific retirement concerns such as managing money, Medicare, Social Security, improving cash flow, insurance, investing, estate planning, and more.

Identity Theft Solutions*

Identity theft is becoming more common and sophisticated than ever. Session participants will learn the methods that identity thieves use to access confidential information, tools for preventing ID theft, and steps to take should identity theft occur.

Investing in Real Estate*

Investing in real estate can be a great way to boost income—if done wisely. To help investors turn a profit, we'll cover the pros and cons of different properties, resources for finding investment opportunities, and financing options.

Mastering the Gig Economy*

If you do gig work, you know how tricky it can get on the money management side of things. In this jam-packed presentation you'll learn how to take control of your financials and get actionable steps for simplifying healthcare, retirement, taxes, budgeting, savings, and more.

On the Road to Riches: The Basics of Saving and Investing*

Investing is one of the smartest things consumers can do to secure a brighter financial future. Every investor has different goals, risk tolerance, and cash flow, which will impact savings and investment choices. Participants will learn about savings strategies and tactics, investment tools, and how to develop an investment portfolio that works with their lifestyle and budget.

Personal Finance for College Students*

College education is a prime time for young adults to learn about finances and plan for their future. Attendees will learn about credit (how to use it wisely), tools to develop a positive credit history and score, create and manage their own budget, ways to track spending, and options for student loan repayment.

Planning for Money Milestones*

There are many important financial milestones for consumers in their 20s and 30s. To help prepare today's "Millennials" for a positive financial future—without sacrificing fun—we take a realistic approach to managing finances. We'll cover SMART goals, getting financially organized, building a budget, controlling expenses, wiping out debt, and much more!

Psychology of Spending*

We all have a "money personality" and it has a major impact on our attitudes, relationship with money, and spending habits. By understanding this, individuals can monitor and adjust their behaviors to make smart money decisions. This session will teach strategies and tactics to decode personality types to gain control over finances.

Raising a Money-Smart Kid*

Earning money, spending and saving are important lessons children learn very early on in life. This session will help guide parents on effective ways to educate children about financial responsibility that can last a lifetime.

Rebuilding After a Financial Crisis*

A job loss, a medical crisis, or other hardship can send a normal financial situation into a tailspin. Participants will learn how to get their finances back on track, including budgeting, repaying debt, rebuilding credit, establishing emergency savings, and replenishing retirement savings.

Repaying Student Loans*

Student loans can put a heavy burden on monthly finances, sometimes rivaling the cost of a mortgage. These days there are many options to help repay these loans. This session will teach attendees about the choices available.

Retirement Planning Later in Life

It's one of the most important financial considerations for anyone today. And as you get closer to retiring, it becomes more critical to have a solid plan of action. This workshop focuses on deciding when to retire, investment options, estate planning, Social Security benefits, and healthcare considerations.

Retirement Planning: The Basics*

Retirement is something most people look forward to, but may not have planned well in advance. Participants will learn how to harness the power of time, optimize investments to reach their long-term goals, and understand how the economy and taxes can impact their retirement dollars.

Safeguarding Kids' Identity and Online Privacy

Today's youth generation is tech-savvy and connected online. However, parents still play an important role in helping them avoid online hazards such as identity theft, privacy and cyber-bullying. This workshop covers important issues including online privacy tips, managing computer settings, smartphone apps, and positive online behavior.

Saving With Purpose*

Saving money is much easier with a goal in mind. This workshop shows you how to choose the right goals for you, and overcome barriers to achieving them.

Solving the Mystery Of Credit Reports*

Credit report scores hold a lot of power—they can help buy that first home but can also take away financial opportunities. This session provides an overview of credit bureaus, credit scoring, guidance to dispute inaccuracies, improving credit scores, and dealing with identity theft and fraud.

Stock Market Basics

Many financial planners say it's wise to invest your savings in the stock market rather than leave your money in a low-interest account. Before you jump into the stock market, it's important to know that investing in stocks comes with risks. This workshop provides the basics needed to get a clear understanding of the stock market, the risks involved, ways to reduce risks, how to buy stocks, and how to maintain your account.

Surviving the Loss of a Loved One

Saying your final goodbye to a person who holds a piece of your heart can be the most challenging time of your life. This workshop was designed with the intention of making the financial aspect of this emotional transition a little less stressful. You'll get everything you need, from comprehensive checklists to breakdowns of the more complicated processes.

Tax Time: Taking the Confusion Out of Taxes*

Let's face it - taxes are complicated. Take some confusion out of tax time as we break down the basics. Learn how to file a Federal tax return and calculate your tax liability, along with the options available if you owe and the collection process for unpaid taxes.

Teens and Money*

Young adults are primed to soak in new information. It's a great time to guide them to money management techniques that can last a lifetime. Attendees will learn managing money effectively, preparing for common upcoming bills, opening checking and savings accounts, establishing credit (and use it wisely), and looking at investing options.

Ten Steps to Financial Success*

We all measure financial success differently, but all paths to get there require discipline and goals. This session teaches participants ways to financial control— including developing a spending plan, creating objectives, weighing insurance needs, and other tools that will help get on the road to personal financial success.

The Sandwich Generation

The Sandwich Generation is positioned in the middle. They care for aging parents while supporting their own children. In this workshop, participants will learn how to manage their parents' medical, legal and financial needs, while ensuring they stay financially prepared for their kids' future.

Understanding Credit*

Credit: Many want it but how do you get it? This session covers all aspects of becoming an educated credit consumer, including how lenders evaluate for credit approval, factors that impact credit qualification, how credit scoring works, and ways money management today impacts credit standing tomorrow.

Unwrapping Holiday Scam Season

Don't let scammers steal your holiday spirit! Unwrap knowledge and tools needed to protect you and your loved ones from holiday scammers. Learn how to identify the red flags, utilize safe online shopping techniques and the steps to take if you do become a victim.

Using Credit Cards Wisely

A credit card can be a valuable financial tool. However, before racking up big charges on multiple cards, participants should learn smart ways to handle their credit cards and take a disciplined approach.

Using Home Equity*

There are numerous benefits to owning your own home. Not only does it provide you with a place to live, but you can also often use the accumulated equity for many money-smart purposes. Borrowing further against your home is a serious financial decision and should only be done after careful research and consideration. This session will discuss the pros and cons of borrowing against your equity and also review the different ways you can do so.

Women and Money*

Whether it's having children, career advancement, divorcing, or becoming a widow, there are certain pivotal times in women's lives that can occur. This session addresses special considerations for budgeting, credit, and insurance.

Your Credit Score*

One of the most important numbers consumers have is their credit score: it affects the ability to purchase a home, buy a car, get a credit card, and other financial decisions—but it can also hinder them. This session reviews types of credit scoring models currently used including FICO, Vantage, non-traditional, and bankruptcy risk.

Your Guide to 529 College Savings Plans

For families and individuals looking for ways to save for college, 529 College Savings Plans provide a flexible way to prepare for the future—and with valuable tax-advantages. Learn about available options, plan limitations and restrictions, and the financial impact on student aid.

For more information, contact Partner Relations at (800) 808-4327 or partner-relations@balancepro.org.