

The Power of Financial Literacy

Financial Education Seminars Offered by MAFCU Federal Credit Union

Get Fiscally Fit at Your Workplace

As a benefit of membership, MAFCU offers free financial education seminars to employees of our affiliates. Your employees can learn about managing money and credit; retirement and investment planning; car buying; paying for college; elder care issues; and financing a home. Seminars often are held during the noon hour so employees can lunch and learn.

The following is a list of Winter/Spring 2012 seminars:

Elder Care and Estate Planning

Protecting Your Family's Assets

This three-part seminar covers the creation of the estate plan; transferring assets; spending down assets to qualify for medical assistance and long-term care; applying for Medicaid; drafting trusts; guardianships; and assistance in planning for nursing home placement.

Family Finances

Banking 101 for Parents and Teens

This workshop helps parents help their 'tweens and young teenagers learn the abc's of banking.

Credit Reports and Credit Scores

Find out how information in your credit report affects credit terms and interest rates.

Keeping Debt Under Control

Learn how to identify the warning signs of overwhelming debt and ways to reduce your debt.

Managing Income and Expenses

Wise financial management requires a series

of daily choices. Learn to create a spending plan to help you stay on the right track.

Money Smart

This seminar will teach you how to develop a smart budget and credit management plan.

Preventing Identity Theft

Learn how to protect your identity to avoid being a victim of this fast-growing crime.

Setting Goals and Priorities

Find out how to set achievable goals that will help you reach your financial objective

Purchasing and Financing a Home

Financing Foreclosed, Short-Sale, Abandoned, and Fixer-Upper Properties

Learn about property analysis, properties to avoid, and rehabilitation loans.

Foreclosure Prevention

We'll cover foreclosure facts; solutions including repayment plans, forbearance agreements or loan modifications; and federal programs that may be available.

How to Save Money by Refinancing

Find out how you can save money by refinancing at today's low interest rates.

Mortgage 101

Get an overview of what you should know about purchasing your first home or refinancing an existing mortgage.

Ten Things to Know About Buying Your First Home

Learn the steps you need to take to become a confident home buyer.

Ten-Hour First-Time Home Buyers Program

Co-sponsored with Nuestra Comunidad Development Corporation

This ten-hour course helps potential first-time home buyers learn what it takes to buy a home. Upon course completion, participants are eligible for a certificate that may help with down payment and closing costs.

Retirement and Investment Planning

Retirement and Investment Planning in Today's Market

Learn how to turn your retirement savings into a paycheck; how much you will need for retirement; and how to plan the right investment strategy for your risk tolerance.

Knowing Your Car

All About Your Car

Find out how to understand your owner's manual; warranties; and proper vehicle maintenance.

Car Buying 101: Used Vs. New

Learn the benefits of purchasing a used vs. new vehicle, what to ask a used car dealer, items to look for on a test drive, and how to get the most value.

How to Afford the Car You Need

Pick up tips on selecting, buying, and maintaining a car you can afford.

Students and Finances

Demystifying Financial Aid and Maximizing College Funding

Learn ways to maximize financial aid and minimize costs, receive more free money from colleges, and how to choose the right college for the student and for the budget.

Basics of Money Management

Aimed for kids 16 and older, this course helps young people develop the skills they need to learn responsible financial management.

To schedule a financial education seminar or for more information, contact Kerri McLaughlin at 617-278-5611 or kmclaughlin@mafscucreditunion.org.

Established in 1952, MAFCU Federal Credit Union is a not-for-profit financial cooperative, owned by, and operated for, our members. We are committed to helping our members achieve financial wellbeing.



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