



MONEY SMART DAY

KANSAS CITY • APRIL 1, 2017

Schedule at a Glance

| TIME | KIRK HALL | 2ND FLOOR CHILDRENS AREA | 2ND FLOOR COMPUTER AREA | LOWER LEVEL VAULT THEATER | LOWER LEVEL CONFERENCE ROOM | SECOND FLOOR MEZZANINE |
|--------------------|---|---|---|--|--|--|
| 10:00 A.M. | Registration, MoneySmartKC info and resource tables | Self-directed youth activities, Financial Fables educational cartoons designed to teach money management (10:15 a.m. to 2:30 p.m.) | Free credit reports and financial tune-ups (10:15 a.m. to 2:30 p.m.) | | | |
| 10:30 - 11:20 A.M. | | | | Saving for Your Future Starts Now! (A1) <i>Ameriprise Financial</i> | A Credit Smart Start (B1) <i>Commerce Bank</i> | Exploring Your Financial Values and Attitudes (C1) <i>United Way of Greater Kansas City</i> |
| 11:30 - 12:20 P.M. | | | | Avoiding Financial Frauds and Scams (A2) <i>Federal Reserve Bank of Kansas City</i> | Get Moving! Home Financing 101 (B2) <i>UMB Bank</i> | Budgeting Basics (C2) <i>Women's Employment Network</i> |
| 12:30 - 1:20 P.M. | | | | Estate Planning 101—What Everyone Should Know (A3) <i>Allstate</i> | A Credit Smart Start (B3) <i>Commerce Bank</i> | Top Personal Finance Apps (C3) <i>Central Bank of Kansas City</i> |
| 1:30 - 2:20 P.M. | | | | Subprime Lending—Understanding the Cost and Alternatives (A4) <i>NextStep KC</i> | Get Moving! Home Financing 101 (B4) <i>UMB Bank</i> | Budgeting Basics (C4) <i>Women's Employment Network</i> |

Money Smart Day attendees will have an opportunity to get a free copy of their credit report and then have a twenty minute “financial tune-up” to get a better understanding of their credit report. All sessions will be held at the Kansas City Public Library located at 14 West 10th Street, Kansas City. Free garage parking is available.

For more information visit MoneySmartDay.kcfed.org or contact Terri Derendinger at Terri.Derendinger@kc.frb.org, 816-881-2031.

MONEY SMART DAY

DISCOVER YOUR OPPORTUNITIES TO BECOME MONEY SMART!

..... FEDERAL RESERVE BANK of KANSAS CITY

THE NINTH ANNUAL MONEY SMART DAY TAKES PLACE ON SATURDAY, APRIL 1 AT THE KANSAS CITY PUBLIC LIBRARY, 14 WEST 10TH STREET, KANSAS CITY, MO. MORE THAN A DOZEN FREE SESSIONS AND PROGRAMS ON PERSONAL FINANCE WILL BE OFFERED. FOR MORE INFORMATION VISIT moneysmartday.kcfed.org.

10:30 A.M. sessions

Saving for Your Future Starts Now!
Presented by Ameriprise Financial

It is never too late to begin saving for retirement and you don't need much money to begin. This session provides invaluable information about Roth IRAs and no-cost MyRA accounts. General investing basics, helpful financial tools and how to choose a financial adviser are also covered.

A Credit Smart Start

Presented by Commerce Bank

A Credit Smart Start helps you better understand credit scoring, the concepts and terms related to your credit score, what major factors contribute to your credit score and tips on how to manage it.

Exploring Your Financial Values and Attitudes

Presented by United Way of Greater Kansas City

This session will help you uncover how values and attitudes affect your earnings, spending, savings and overall financial planning. Understanding these attributes is crucial to better money management and creation of a secure financial future.

11:30 A.M. sessions

Avoiding Financial Frauds and Scams

Presented by the Federal Reserve Bank of Kansas City

Looking to protect yourself from fraud, identity theft and scams? Presenters will share information about how to identify and protect yourself from common frauds and scams including those aimed at compromising your financial or personal online identity. They will also discuss how to keep your children and teens safe online.

Get Moving! Home Financing 101

Presented by UMB Bank

This session is for those who want to learn the home-buying process. Topics include mortgage terminology, money-saving tips for building a healthy down payment, financing options and discussing life events that could affect the home-buying experience.

Budgeting Basics

Presented by Women's Employment Network

It's impossible to map out a route to your destination if you don't know where to start. This session will help you identify components of your budget, how to gain a snapshot of your finances, identify steps to implement everyday savings and provide new ways to set and achieve financial goals.

Top Personal Finance Apps

Presented by Central Bank of Kansas City

Learn about the top personal finance apps for 2017 that can help streamline your money management. Discover apps that will help you save, invest, budget and more.

1:30 P.M. sessions

Subprime Lending—Understanding the Cost and Alternatives

Presented by NextStep KC

Small-dollar loans can be costly for consumers without access to traditional savings and credit cards. This session looks at the true cost of payday loans, “buy here, pay here” car dealerships and provides information on alternative products.

12:30 P.M. sessions

Estate Planning 101—What Everyone Should Know

Presented by Allstate

Estate planning isn't just for the wealthy. Sooner or later, we all need to pass along what we have to someone else. This session will cover the basics so you can be prepared when the time comes.

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