

WORKSHOPS

FINANCIAL LITERACY WORKSHOPS

JANUARY, FEBRUARY, MARCH 2012

BALANCING PERSONAL FINANCES

This workshop will help you develop a financial plan for your life and learn how to track and evaluate your spending. The Instructor explains the step-by-step process of creating a budget, and includes tips about how to help to stick to it. **FREE WORKSHOP**

Thursday	January 5	6:30-8:00 pm	LSC
Wednesday	February 1	2:00-3:30 pm	CCCS-OC
Thursday	February 23	6:30-8:00 pm	BFRC
Thursday	February 23	6:30-8:00 pm	LSC

UNDERSTANDING CREDIT REPORTS & SCORES

This informative workshop will show you what lenders look for on credit reports, how to establish good credit and how to legally eliminate credit report errors for free. **FREE WORKSHOP**

Thursday	January 19	2:00-3:30 pm	CCCS-OC
Monday	February 13	6:30-8:00 pm	LSC
Monday	March 19	6:30-8:00 pm	LSC

ORGANIZING FINANCIAL PAPERWORK

This workshop will demonstrate how to turn paper piles into organized files, using simple strategies and tools. Topics will include how to sort incoming mail, set up a maintenance-free filing system, and eliminate the accumulation of paper in your home and home office. **FREE WORKSHOP**

Monday	January 9	6:30-7:30 pm	OPL
Wednesday	January 25	6:00-7:30 pm	SOCFRC
Monday	February 27	6:30-8:00 pm	LSC
Monday	March 26	6:30-8:00 pm	LSC

FUNDAMENTALS OF INVESTING

This workshop covers the different types of investments and their tax implications to help participants learn to maximize their investment opportunities. **FREE WORKSHOP**

Thursday	February 9	6:30-8:00 pm	LSC
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BUILDING A BETTER PORTFOLIO: ASSET ALLOCATION

This workshop will make you aware of the critical strategies to implement when building your portfolio. Learn about asset classes, diversification, risk, and what constitutes an effective portfolio that is tailored to your personal objectives. **FREE WORKSHOP**

Thursday	February 16	6:30-8:00 pm	LSC
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HOMEBUYER EDUCATION (CERTIFICATION)

This pre-purchase information will help you budget for housing expenses, and discuss credit reports and scores. A lender, Realtor and insurance agent will help guide you through the process. Down payment assistance programs will be discussed. Participants will receive a certificate of completion recognized by many First Time Home Buyer and Long-Term Homebuyer Programs. **FREE WORKSHOP; REGISTRATION IS REQUIRED!**

Saturday	January 14	8:30 am-4:30 pm	RSC
Saturday	January 21	8:30 am-2:00 pm	BFRC
Saturday	February 11	8:30 am-4:30 pm	RSC
Saturday	March 10	8:30 am-4:30 pm	RSC

CREDIT & BUDGETING FOR HOMEBUYERS

This presentation is designed for those considering the purchase of a home. The workshop discusses credit reports and scores, how to evaluate your own budget, and determine how much you can afford. **FREE WORKSHOP**

Thursday	January 19	6:30-8:00 pm	LSC
Thursday	February 23	6:00-7:30 pm	CCCS-OC

FORECLOSURE PREVENTION

This workshop is offered in English & Spanish.

This workshop will educate homeowners who are behind in their mortgage payments what happens in the foreclosure process and how to determine a plan of action for you to try to keep your home. Certified counselors will be available to answer questions and discuss your options. **FREE WORKSHOP**

Thursday	January 12	6:00-8:00 pm	CCCS-OC
Jueves	Enero 19	6:00-8:00 pm	CCCS-OC
Thursday	March 8	6:00-8:00 pm	CCCS-OC
Jueves	Marzo 15	6:00-8:00 pm	CCCS-OC

RENTERS RIGHTS & RESPONSIBILITIES

The workshop addresses the rental process from inspecting the potential rental unit through the signing of the rental/lease agreement. Rental payments, security deposits, repairs, privacy issues, and the eviction process will be discussed. **FREE WORKSHOP**

Monday	March 12	6:30-8:00 pm	LSC
Thursday	March 29	6:30-8:00 pm	BFRC

Consumer Credit Counseling Service of Orange County offers free 1:1 confidential financial counseling, a Debt Management Program (DMP), bankruptcy assistance and financial education workshops.
For additional information about our services, visit our website at www.cccsoc.org or call 1-866-880-2227.



INSURANCE BASICS

Insurance policies can be confusing, but don't let the uncertainty of fine print keep you and your family from getting the coverage you need. This workshop will cover the nuts and bolts of auto, home, health, life and disability insurance. Students will also learn how to compare insurance companies, agents, and policies. **FREE WORKSHOP**

Monday March 5 6:30-8:00 pm LSC

RAISING A MONEY SMART CHILD

Learn techniques to help your children become savvy consumers and financially prepared for the real world. The understanding of money begins around 5-years of age and healthy money habits should start then as well. **FREE WORKSHOP**

Thursday March 22 6:30-8:00 pm LSC

CAR BUYING & LEASING

This workshop will teach the in's and out's of car buying and leasing. Whether it's purchasing a used or new car from a dealership or private seller you will feel confident while negotiating your purchase. **FREE WORKSHOP**

Monday January 9 6:30-8:00 pm LSC

FINANCIAL FITNESS

This is a fun, interactive class for children to develop financial literacy. Students will learn the building blocks for a financially successful life. Topics include spending wisely, budgeting, tracking expenses, borrowing money and saving. This course is a three week series geared for ages 8-11. **FREE WORKSHOP**

Saturday January 7 10:00-11:30 am RSC
 Saturday January 14 10:00-11:30 am RSC
 Saturday January 21 10:00-11:30 am RSC

MONEY IN MARRIAGE

Money in Marriage will provide an overview of finances in a relationship and help find a common ground when it comes to budgeting, buying a house and plan for the future to create a cohesiveness and shared goals in financial planning. **FREE WORKSHOP**

Wednesday February 15 6:30-8:00 pm CCCS-OC

WISE USE OF CREDIT

Learn techniques to help your children become savvy consumers and financially prepared for the real world. The understanding of money begins around 5-years of age and healthy money habits should start then as well. **FREE WORKSHOP**

Tuesday February 21 6:30-8:00 pm LSC

COMMUNITY TAX AWARENESS

This workshop is geared for low-to-moderate income taxpayers. Topics will include the Earned Income Tax Credit (EITC), filing requirements, tips on best use of refunds, the true cost of a Rapid Anticipation Loan (RAL) and where to file taxes for free. **FREE WORKSHOP**

Monday January 30 6:30-8:00 pm LSC
 Monday March 5 6:00-7:30 pm CCCS-OC

MONEY BASICS

Learn techniques to help your children become savvy consumers and financially prepared for the real world. The understanding of money begins around 5-years of age and healthy money habits should start then as well. **FREE WORKSHOP**

Monday February 6 6:30-8:00 pm LSC
 Wednesday February 15 6:30-7:30 pm SOCFRC

IDENTITY THEFT

This workshop teaches the Federal Trade Commission's "Deter, Detect, and Defend" program. You will also learn how identity thieves operate and how to protect your good credit. **FREE WORKSHOP**

Thursday March 8 6:30-8:00 pm LSC

BANKING BASICS

Learn the benefits of establishing a relationship with a financial institution. This workshop will help consumers choose a financial institution, how to open and use a checking account, establish a savings, how to use debit/credit card and more! **FREE WORKSHOP**

Thursday February 2 6:30-8:00 pm LSC

TO REGISTER FOR A WORKSHOP PLEASE CALL 1-866-880-2227



**1st QUARTER CALENDAR
 PROUDLY SPONSORED BY CHASE**

www.chase.com

Consumer Credit Counseling Service of Orange County is a non-profit, community service organization dedicated to assisting consumers achieve financial stability through education and counseling.

Our programs and services can help you get out of debt, stay out of debt, and learn to manage your finances and credit wisely.

MONEY IN MOTION:

This workshop is offered in English & Spanish.

This workshop meets the requirements for Bankruptcy Pre-Discharge Education. Certificates are issued following the class for those who successfully complete the testing requirements and who have **previously completed** the Bankruptcy Pre-Filing Counseling/Personal Financial Management class. **REGISTRATION IS REQUIRED; \$50.00 FEE**

Wednesday	January 18	6:00-9:00 pm	CCCS-OC
Miércoles	Enero 18	6:00-9:00 pm	CCCS-OC
Saturday	February 11	9:00 am-12:00 pm	CCCS-OC
Sábado	Febrero 11	9:00 am-12:00 pm	CCCS-OC
Wednesday	March 14	6:00-9:00 pm	CCCS-OC
Miércoles	Marzo 14	6:00-9:00 pm	CCCS-OC

BETTER FORTUNES:

This workshop is offered in English & Spanish.

Better Fortunes is a common sense approach to personal finances. This educational program covers a wide range of personal financial management topics, and will help lead to personal financial success. **\$50 FEE; FREE FOR DMP CLIENTS.**

Thursday	March 29	6:00 pm-8:00 pm	CCCS-OC
Jueves	Marzo 29	6:00 pm-8:00 pm	CCCS-OC

*** This workshop is mandatory for all Debt Management Program (DMP) clients.**

*** Este taller es obligatorio para clientes en el programa de administración de deudas.**

FREE TAX FILING @ CCCS-OC!

File your taxes for **FREE** and access the Earned Income Tax Credit (EITC); a refundable federal income tax credit for taxpayers earning less than \$50,000.

Visit www.icanefile.org/?caller=1218 to file your taxes for FREE or call to make an appointment for one of the following dates:

Wednesday, February 8	11:00 am – 7:00 pm
Wednesday, February 22	11:00 am – 7:00 pm
Wednesday, March 7	11:00 am – 7:00 pm
Wednesday, March 21	11:00 am – 7:00 pm

TO MAKE YOUR APPOINTMENT CALL 1-888-434-8248

CHECK WISE (CERTIFICATION)

This workshop is offered in English & Spanish.

If you have had trouble managing a checking account you may have been reported to ChexSystems. Our financial institution partners will consider opening an account when you complete the Check Wise workshop. **\$50.00 FEE**

Thursday	March 22	6:00-8:00 pm	CCCS-OC
Jueves	Marzo 22	6:00-8:00 pm	CCCS-OC

Free financial counseling available at the following locations, by appointment only.

Anaheim • Brea

Lake Forest • Laguna Hills • Fountain Valley • Santa Ana

Types of counseling offered include: Budgeting & Financial Counseling • Debt Management Planning • Foreclosure Prevention • Pre-Purchase Homebuyer Counseling • Rental Counseling • Reverse Mortgage Counseling • Loan Document Review Counseling • Pre-filing Bankruptcy Counseling

To book an appointment please call 1-866-880-2227. For additional information visit our website at www.cccsoc.org.

Servicios de consejería financiera también se ofrecen en español. Para hacer una cita llame al 1-877-725-2227 o visite la red www.cccsoc.org.

WORKSHOP LOCATIONS:

Lakeview Senior Center (LSC)
20 Lake Road
Irvine, CA 92604

Rancho Senior Center (RSC)
3 Ethel Coplen Way
Irvine, CA 92620

Boat People SOS (BPSOS)
9191 Bolsa Avenue, Suite 110
Westminster, CA 92683

Consumer Credit Counseling Service of Orange County (CCCS-OC)
1920 Old Tustin Avenue
Santa Ana, CA 92705

South Orange County Family Resource Center (SOCFRC)
23832 Rockfield Blvd., Suite 270
Lake Forest, CA 92630

Orange Public Library (OPL)
407 E. Chapman Ave
Orange, CA 92866

Brea Family Resource Center (BFRC)
695 Madison Avenue
Brea, CA 92821

TALLERES DE FINANCIAS EN ESPAÑOL ENERO, FEBRERO, MARZO 2012

Consumer Credit Counseling Service of Orange County se complace en ofrecer talleres de finanzas para consumidores del Condado de Orange.

HỘI THẢO VỀ TÀI CHÍNH BẰNG TIẾNG VIỆT THÁNG 1, 2, 3 NĂM 2012

Consumer Credit Counseling Service of Orange County vui lòng cung cấp các buổi hội thảo về tài chính bằng tiếng Việt cho các quý vị tại Orange County.

EQUILIBRANDO SUS FINANCIAS PERSONALES

Este taller le ayudara a desarrollar un plan financiero. El instructor le explicara el proceso para crear un presupuesto. **GRATIS**

Jueves	Enero 12	6:00-7:30 pm	CCCS-OC
Jueves	Marzo 15	6:00-7:30 pm	CCCS-OC

ENTENDIENDO SU REPORTE DE CRÉDITO Y PUNTACIÓN

Este taller informativo le explicara lo que incluye su reporte de crédito, y como eliminar errores sin costo alguno. **GRATIS**

Jueves	Febrero 16	6:00-7:30 pm	CCCS-OC
Sábado	Marzo 3	11:00 am -12:30 pm	CCCS-OC

CRÉDITO Y PRESUPUESTO PARA COMPRADORES DE VIVIENDA

Este taller analiza los informes de crédito y cuentas, cómo evaluar su propio presupuesto, y determinar cuánto puede pagar para la compra de su vivienda. **GRATIS**

Jueves	Enero 19	6:00-7:30 pm	CCCS-OC
Jueves	Marzo 8	6:00-7:30 pm	CCCS-OC

CONCEPTOS BANCARIOS

Conozca los beneficios al usar instituciones financieras, cómo abrir y utilizar una cuenta de cheques y de ahorros. También hablaremos de las tarjetas de crédito, y sobre los tipos prestamos. **GRATIS**

Jueves	Enero 26	6:00-7:30 pm	CCCS-OC
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DERECHOS Y RESPONSABILIDADES DEL INQUILINO

Este taller hablara sobre el proceso de alquiler, desde la inspección del departamento hasta el firmar su contrato. Pagos de alquiler, los depósitos de garantía, las reparaciones, las cuestiones de privacidad, y el proceso de desalojo. **GRATIS**

Sábado	Febrero 25	11:00 am -12:30 pm	CCCS-OC
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COMPRADOR DE VIVIENDA (CERTIFICACIÓN)

Este taller le ayudara a comprender si está preparado para comprar casa. Los participantes recibirán un certificado que es aceptado por programas de asistencia de compradores de vivienda. **GRATIS; SE REQUIRE REGISTRACION**

Sábado	Enero 28	8:30 am-4:30 pm	CCCS-OC
Sábado	Marzo 31	8:30 am-4:30 pm	CCCS-OC

Cân Đối Tài Chính Cá Nhân

Buổi này sẽ giúp quý vị lập một kế hoạch tài chính cho cuộc sống và giúp quý vị hiểu cách để theo dõi và kiểm soát việc chi tiêu của quý vị. Người hướng dẫn sẽ giải thích từng bước trong việc thiết lập một ngân sách gia đình, cùng các ý kiến giúp quý vị kiên trì trong việc theo dõi này. **HỘI THẢO MIỄN PHÍ**

Thứ Ba	6 Tháng 3	6:00-7:30 pm	BPSOS
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Hiểu Biết về Bản Báo Cáo và Điểm Tín Dụng

Buổi này sẽ hướng dẫn quý vị về những chi tiết trong bản báo cáo tín dụng mà người chủ nợ thường chú ý, làm thế nào để thiết lập tín dụng tốt và những phương cách để loại bỏ các lỗi trong bản báo cáo tín dụng một cách hợp pháp và miễn phí. **HỘI THẢO MIỄN PHÍ**

Thứ Ba	7 Tháng 2	6:00-7:30 pm	BPSOS
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Sắp Xếp Giấy Tờ Tài Chính

Buổi này sẽ hướng dẫn quý vị sử dụng các phương pháp đơn giản để sắp xếp đồng giấy tờ được ngân nấp và hữu dụng hơn. Những đề tài bao gồm việc soát thư từ, thiết lập một hệ thống sắp xếp hồ sơ miễn bảo trì, và loại bỏ các giấy tờ tích tụ trong nhà và văn phòng. **HỘI THẢO MIỄN PHÍ**

Thứ Ba	17 Tháng 1	6:00-7:30 pm	BPSOS
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Trộm Danh Tính Cá Nhân

Buổi này dạy chương trình của cơ quan Federal Trade Commission về việc "Ngăn chặn, Phát hiện, và Phòng thủ". Hơn nữa quý vị sẽ hiểu phương cách hoạt động của kẻ trộm danh tính và làm thế nào để bảo vệ tín dụng tốt. **HỘI THẢO MIỄN PHÍ**

Thứ Ba	21 Tháng 2	6:00-7:30 pm	BPSOS
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Chuẩn Bị Mua Nhà (Nhận Chứng Chỉ)

Những tin tức cung cấp về việc sửa soạn mua nhà sẽ giúp cho quý vị biết cách chọn lựa ngân hàng cho vay, học hỏi cách thiết lập ngân sách trả tiền nhà, thảo luận về bản báo cáo tín dụng và điểm tín dụng. Người tham dự sẽ được những chương trình như Mua Nhà Lần Đầu và Mua Nhà Lâu Dài cấp chứng chỉ. **HỘI THẢO MIỄN PHÍ, CÂN PHẢI GHI DANH!**

Thứ Bảy	10 Tháng 3	8:30-4:30 pm	BPSOS
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REGISTRESE LLAMANDO AL

1-877-725-2227

ĐỂ Ghi Danh Xin Gọi

1-866-880-2227