



COUNTY OF YOLO

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Financial Literacy Series at the Davis Branch Library

(Woodland, CA) – In partnership with the Travis Credit Union, the Yolo County Library is offering a series of free monthly workshops in 2017 to support and build community knowledge of budget and financial literacy.

All are welcome to attend the following workshops held every third Wednesday of the month at 6:00 p.m. in the Blanchard Room of the Mary L. Stephens Davis Branch Library, located at 315 E. 14th Street in Davis:

- **January 18: Build a Basic Budget: The Five Step Spending Plan:** Design a financial blueprint for controlling your monthly expenditures. Set realistic goals, identify spending leaks, live within your means, stay motivated, and never lose sight of your ultimate financial goals.
- **February 15: Get It Together: Organize Your Financial Records:** Learn why some record-keeping systems fail, how to develop an efficient bill-paying system, what records to keep and for how long, how to take a home inventory, what to have handy in case of a natural disaster and where to go for help.
- **March 15: Solving the Mystery of Credit Reports:** This seminar provides an overview of credit bureaus, credit scoring and the Fair Credit Reporting Act, as well as specific guidance on disputing inaccuracies, improving your credit score, and dealing with identity theft and fraud.
- **April 19: Ten Steps to Financial Success:** From developing a spending plan that works to setting goals and weighing insurance needs, this presentation covers the core concepts necessary to develop and maintain personal financial control.
- **May 17: Drive Away Happy: Car Buying Decisions:** Buying a new car is difficult and stressful with choices such as new vs. used, buying vs. leasing, or zero percent financing vs. a rebate. Learn how to make the best auto shopping and financing decisions for your circumstance.
- **July 19: Mad City Money at 12-4:30pm (For Youth Ages 14-22):** This presentation gives high school students a sense of adulthood with income and bills to pay. Each participant is assigned a temporary identity, including occupation, salary, debt, marital status, and children, etc. They visit nine 'merchants' in Mad City to choose housing and transportation as well as purchase necessities and wants. The goal is to simulate the realities of approaching financial responsibilities.

- **August 16: Identity Theft: Who's Got Your Number?** How do people make themselves vulnerable to identity theft? This presentation helps you understand how to protect your Social Security number from fraud, become skilled at spotting phishing attacks on your e-mail inbox, learn how to shop safely online, and what to do if you become a victim of fraud.
- **September 20: College Financing 101:** rising college tuition costs continue to outpace inflation. Through combination of long-term savings and an understanding of financial aid opportunities, you will learn how to make continuing education for your children, or yourself, a reality.
- **October 18: Psychology of Spending:** Psychologists have found that there are several forces that govern our consumer behavior and cause us to make decisions that are not necessarily rational or in our best interest. However, understanding why we buy what we buy can help us make better decisions in the future.
- **November 15: Home Buyer Education: Life as a Home Owner:** This seminar presents valuable tips on moving and settling into a new house, keeping records, communicating with your lender and creditors, making sure your new home is energy efficient to save money, taking advantage of the financial benefits of owning a home, hiring a contractor if you chose to remodel, improving your credit score if you choose to refinance and more.

“We are excited to collaborate with Travis Credit Union,” said County Librarian Patty Wong. “We hope residents will take advantage of these free opportunities to learn more about financial literacy.”

“Travis Credit Union is committed to making a positive impact through our Awesome Cause of financial education, financial literacy, and financial advocacy,” stated Director of Corporate Relations Sherry Cordonnier. “We are proud to be partnering with Yolo County Library in Davis as we offer these workshops to the community.”

The Yolo County Library supports personal development through collaborations with local organizations to provide educational and valuable programming. For more information about these workshops contact library staff at (530) 757-5593 or contact Travis Credit Union at: www.traviscu.org. For more information about the Yolo County Library visit: www.yolocounty.org or connect with us on Facebook at: www.facebook.com/yolocountylibrary.org.

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