



COUNTY OF YOLO

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FOR IMMEDIATE RELEASE
January 23, 2018

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Financial Literacy Series at the Davis Branch Library

(Woodland, CA) – Yolo County Library is partnering with Travis Credit Union to provide a series of free monthly workshops in 2018 to support and build community knowledge of budget and financial literacy.

All are welcome to attend the following workshops held every second Wednesday of the month, with the exception of February and March when the workshops will be held on February 7 and March 7, 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. Please note that there is no workshop scheduled during December.

- **February 7: Organizing 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 7: All About Credit:** 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 11: Path 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 9: Auto Buying and Financing:** 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 circumstances.
- **August 8: ID Theft Prevention and Protection:** 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 12: Keys to College Financing:** 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 and yourself a reality.

- **October 10: 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 14: Budgeting for Homeownership:** This seminar presents valuable tips about 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 choose 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 Mark Fink. “We hope residents will take advantage of these free opportunities to learn more about financial literacy.”

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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