

Join us for a

## Training in Financial Education & Planning

The Midas Collaborative and the Massachusetts Chapter of the Financial Planning Association, with support from the Foundation for Financial Planning, present an integrated training to improve financial skills and outcomes in low-wealth communities.

**9am-4pm ♦ Monday, March 29, 2010 ♦ Lawrence, Mass**

### 9am-12pm

Topics for Financial Planners to provide an orientation to low-wealth setting. Presented by a selection of Financial Educators.

- The burden of debt and the new credit card regulations
- Earned Income Tax Credits and their role in low-income communities
- High cost financial products in low-income communities
- An approach to basic budgeting discussions in diverse cultural & economic contexts
- Assisting people to access appropriate public benefits

### 1pm-4pm

Topics for Financial Educators to assist clients with setting financial goals. Presented by Certified Financial Planners.

- Basic investing; asset allocation; saving strategies for college, retirement, and other goals
- Appropriate insurance products
- Basic estate planning; advanced directives, healthcare proxy, etc.
- Using software as a counseling tool

**Location: Lawrence Community Works, 168 Newbury St, Lawrence, MA**

**Lunch: Locally catered Dominican meal included in the program**

**Registration Fees: Free for Midas Collaborative and FPA members. \$20 for non-members.** Afternoon-only registration is welcome as space permits, \$10 for non-members.

**To Register: Contact Jeff Lounsbury at The Midas Collaborative, [Jeff@MassAssets.org](mailto:Jeff@MassAssets.org) 617-787-3874 x207**

