



FT Lewis/McChord Financial Readiness Challenge Event

Date: Thursday December 04, 2008

Location: American Lake Club

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| 0830 - 0850 | Registration |
| 0855 - 0900 | Introduction & Welcome
<i>Mr. Les Toth, Financial Readiness Army Community Service</i> |
| 0900 - 1000 | ID Theft - Protecting Your Good Name and
Staying One Step Ahead of Scam Artists
<i>John Sileo</i> |
| 0900 - 1000 | Youth Entertainment for Children between 2 and 9 years old
<i>Sammy, the "Get in the Habit Rabbit"</i> |
| 1000 - 1015 | Break |
| 1015 - 1130 | Concurrent Workshops Morning Session: <ul style="list-style-type: none"> ▪ The Wheels You Want-Successful Car Buying ▪ Better Than a Budget - Creating a Spend Plan That Will Keep You on Track ▪ Take Complete Control of Your Finances - Avoid Drowning in Debt... Borrow Wisely! ▪ Raising the Bar...Your Plan for a Higher Credit Score |
| 1130 - 1200 | Lunch Break |
| 1200 - 1315 | Getting Rich on \$100.00 a Month
<i>Brooke Stephens</i> |
| 1330 - 1430 | ID Theft - Protecting Your Good Name and
Staying One Step Ahead of Scam Artists
<i>John Sileo</i> |
| 1430 - 1445 | Break |
| 1445 - 1600 | Concurrent Workshops Afternoon Session <ul style="list-style-type: none"> ▪ Home Sweet Home! Preventing Foreclosure ▪ Creating a Spending Plan That Will Keep You on Track ▪ Take Complete Control of Your Finances -Avoid Drowning in Debt... Borrow Wisely! ▪ Have You Fed Your Pig Today? Simple Tips for Savings & Investing |

Agenda



1530 - 1630	Middle School Youth Financial Program <i>Trevor Romain</i>
1600 - 1615	Break
1615 - 1730	Getting Rich on \$100.00 a Month <i>Brooke Stephens</i>
1730 - 1735	Closing
All Day	DoD Financial Partners Booth Displays

Exhibitor Hall with financial support resources and experts available all day
Free, face-to-face consultations provided from 0900 to 1200 and from 1330 to 1615
Childcare provided all day

Presentations

ID Theft... Protecting Your Good Name and Staying One Step Ahead of Scam Artists

According to the US Department of Justice, identity theft is the number one crime in the nation, and the military is not immune. This presentation addresses the prevalence of identity theft in the nation, how to avoid becoming a victim and where to turn for help if you do fall victim.

The Wheels You Want —Successful Car-Buying Strategies

For many military members, a car is one of the first major purchases. This presentation helps young Service members understand the terms and conditions involved in the purchase of a new car to help alleviate the stress of buying and costly mistakes. This workshop will walk through the three phases of car buying: purchasing, financing and trading in —as well as key legal rights of the car buyer/owner.

Better than a Budget — Develop a Spending Plan That Will Keep You on Track

The best way to accomplish dreams is to start with a plan. This workshop will teach the importance of setting financial goals. The participants of this course will get involved in their own financial planning - beginning with a discussion of the importance keeping a record of all income and expenses. Additional tools, tips and resources are offered to develop an effective and individualized spending plan.

Take Complete Control of Your Finances —Avoid Drowning in Debt...Borrow Wisely!

Borrowing money is a fact of life and the use of debt can be both a blessing and a curse. Even in light of today's tightening credit market, it's easy to get in over your head. In this straightforward and easy to understand workshop we will take a step-by-step approach to gaining control of debt - before it takes control of you. This workshop is packed full of useful tools and guidelines to prevent problems in the future and cure problems that may already exist.

Agenda



Raising the Bar...Your Plan for a Higher Credit Score!

If you're dragging around a less than desirable credit score, you'll pay more for car loans, credit cards and mortgages - and you're not alone! More than 30 million people in the U.S. have severe enough credit problems that it's difficult to get loans and credit cards with reasonable terms. With this workshop, you'll learn to avoid common credit mistakes and proactively turn your credit score around - even if you've had problems in the past with missed or late credit card payments, foreclosure or bankruptcy.

Getting Rich on \$100.00 a Month

Brooke Stephens

Despite the scary economic news, there are still smart ways to save money, protect your credit and start building a lifetime of financial comfort for you and your family with small steps and sensible investment moves which can produce great long-term financial rewards. These simple tools using DRIPS, mutual funds and a safe investment strategy will guide you to the financial fitness you deserve after a lifetime of hard work. Brooke Stephens' 30-years investing experience will show you how simple discipline creates simple wealth.

Home, Sweet Home — Strategies for Home-Buying and Protecting Against Foreclosure

Investing in a home one of the largest purchases in a Service member's life. Learn to compare the benefits of purchasing vs. renting, how much you can really afford, and successfully navigate through the buying process. This presentation covers the home buying process and addresses foreclosure with steps to prevent it.

Have You Fed Your Pig Today? Simple Tips for Saving & Investing

This presentation describes the various tools for saving and investing, including a broad overview of investment options (i.e. stocks, bonds, and mutual funds). This presentation will provide effective techniques for saving and investing, including investing in troubled times.