



Hampton Roads Financial Readiness Challenge Event

Date: February 25, 2009

Location: Gator Theater

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| 0800 - 0815 | Registration & Exhibition Hall |
| 0815 - 0830 | Welcome and Introduction
<i>Capt. Crow</i> |
| 0830 - 0945 | Don't Lose it! How to Protect Yourself Against Identity Theft
<i>Guest Speaker</i> |
| 0945 - 1000 | Break |
| 1000 - 1115 | Truths and Myths of Credit Reports
<i>Guest Speaker</i> |
| 1115 - 1300 | Lunch |
| 1300 - 1415 | The Savage Truth on Money
<i>Terry Savage</i> |
| 1415 - 1430 | Break |
| 1430 - 1600 | Concurrent Workshops: <ul style="list-style-type: none">▪ Better Than A Budget - Develop A Spending Plan That Will Keep You on Track
<i>Guest Speaker</i>▪ Making the Most of Your Money - Stretching Your Dollar
<i>Guest Speaker</i>▪ Have You Fed Your Pig Today? Simple Tips for Saving and Long-Term Investing
<i>Guest Speaker</i>▪ Dream Big - Plan Now! Make Your Ideal Retirement a Reality
<i>Guest Speaker</i>▪ Take Complete Control of Your Finances - Avoid Drowning In Debt...Borrow Wisely!
<i>Guest Speaker</i> |



Presentations

Don't Lose it! How to Protect Yourself Against Identity Theft

Guest Speaker

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, how to avoid becoming a victim and where to turn for help if you do fall victim.

Truths and Myths of Credit Reports

Guest Speaker

Learn the facts of what is and what is not included in your credit report and score, and how credit bureaus collect and organize information about you and your credit history for public records, creditors and other sources. Learn what are considered potentially negative items on your credit report, your rights as a consumer to dispute items and what specific actions you can take to improve your credit score.

The Savage Truth on Money

Terry Savage

Nationally syndicated, Chicago Sun-Times financial columnist Terry Savage, author of The Savage Truth on Money, explains what's going on now in the economy, how long it will last, and how you can plan and invest profitably for your financial future. Ms. Savage's expertise comes from experience. She was a founding member and the first woman trader on the Chicago Board Options exchange. Now she'll give you advice and tips ranging from every day money management to college and retirement planning.

Better Than a Budget: Develop a Spending Plan That Will Keep You on Track

Guest Speaker

Money management is the first step towards achieving financial independence. This workshop will teach you the importance of living within your means. Take charge of your life; learn to prioritize spending. You'll receive tools, tips and resources to help you develop an effective, individualized spending plan.

Making the Most of Your Money - Stretching Your Dollar

Guest Speaker

This presentation describes simple ways for living within your means and stretching your income in today's tough economy. Learn effective ways to be in control of your personal and household budgets and make adjustments if your income fluctuates.



Presentations *continued*

Have You Fed Your Pig Today? Simple Tips for Saving and Long-Term Investing

Guest Speaker

This presentation describes a variety of common vehicles for saving and investing, including how to find money in an already-tight budget to save. It will give you a broad overview of investment options, explain several tried and true saving and investment techniques, and even cover how to invest during tough economic times.

Dream Big - Plan Now! Make Your Ideal Retirement a Reality

Guest Speaker

Americans are living longer and enjoying an extended 20 to 30 years of retirement at the end of their lives. To compensate for the longer life span, having a financial plan for those golden years has never been so important. This workshop will work with participants to develop a financial plan that includes planning and saving for retirement, which includes understanding all of the financial resources available through the military and more.

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

Guest Speaker

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