



New Jersey Saves Week Calendar of Events

The title of *New Jersey Savings Week* programs and their sponsors and locations are listed below. At each program, information will be provided about free enrollment in *America Saves*. All programs are free of charge unless otherwise noted. Pre-registration is requested for all programs.

Monday, February 26

Budgeting Basics Workshop

This free program will discuss the basics of managing household income and expenses, developing a spending plan (budget), and “finding” money to save. It will include fun, interactive activities and user-friendly materials that participants can customize for their own use.

Sponsor: Tri-County Community Action Agency

Location: Tri-County Community Action Agency, 110 Cohansey Street, Bridgeton, NJ

Time: 5:30 to 7:30 pm

Contact Person: Jean Kuhl

To Register: Call 856-451-6330 (x 214 or 212) or e-mail wegivewings@tricitycaa.org

[LINK to PDF of flyer]

The Importance of Saving and Maximizing Tax Opportunities

This presentation will discuss the need for regular savings and ways to save money and encourage participants to enroll in the *America Saves* program

Sponsor: Allies, Inc.

Location: Allies, Inc. Conference Room, 1262 Whitehorse-Hamilton square Road, Hamilton, NJ

Time: 10 am to noon

Contact Person: Liz Aquino-Rossi

To Register: Call 689-0136 x132 or e-mail laquinorossi@alliesnj.org

Tuesday, February 27

It Could Rain Any Day: Long and Short-Term Savings Strategies for State of New Jersey Employees

Often so much emphasis is placed on long-term and retirement savings that people don't realize how many other savings opportunities exist. This program will discuss retirement planning along with many shorter-term strategies for savings that are available in today's marketplace.

Sponsor: NJ Division of Pensions and Benefits, Prudential Retirement, Credit Union of New Jersey

Location: NJ Forensic Technology Center, 1200 Negron Drive, Hamilton, NJ

Time: 9 am to 11 am and 1 pm to 3 pm

Contact Person: Ken Hartman

To Register: www.state.nj.us/treasury/pensions (click on “Seminars and Workshops” and “America Saves” from drop-down menu)

Managing Your Finances While Unemployed

This presentation will focus on areas of basic money management, credit reports, credit scoring, and communicating with lenders. Free educational material and information will be provided. The importance of savings for financial emergencies such as unemployment will also be stressed.

Sponsor: Novadebt and VNA

Location: VNA office, Asbury Park, NJ

Time: 10 am to noon

Contact Person: VNA office, Asbury Park

To Register: Call 732-695-4679

Save and Spend Wisely

This 2-hour workshop for parents, grandparents, teachers, and business and community leaders will discuss ways to save and spend, credit, budgeting, ATMs, debit cards, bank accounts, and more.

Professional development credits are available to teachers.

Sponsor: Carole Glade, President, Consumer Dynamics International

Location: The Museum of Early Trades and Crafts, 9 Main Street, Madison, NJ

Time: 6:30 to 8:30 pm

Cost: \$10 donation to cover the cost of room and materials

Contact Person: Carole Glade

To Register: 973-377-7577 or c_glade@hotmail.com

Credit Smart en Espanol

This program will educate the Latino/Hispanic community about what is credit, how to establish good credit, the benefits of credit, and how to use credit wisely.

Sponsor: The Cuban-American Council

Location: Union City Public Library, 4300 New York Ave., Union City, NJ

Time: 6:30 to 8:30 pm

Contact Person: Catherine Perez

To Register: 201-325-8840 or cperez@cnc.org

Simplify Your Life: The Case for Passive Investing

Would you like to make investing for and in retirement a lot less complicated? Are you confused about active vs. passive investing? This class will offer the ins and outs of index funds, exchange-traded funds, funds of funds, lifestyle mutual funds, and life strategy funds. You'll learn the benefits, drawbacks, performance, who offers them, why many brokers hate them, and how to build a portfolio.

Sponsor: Rutgers Cooperative Extension of Morris County

Location: Randolph Library, 28 Calais Road, Randolph

Time: 7-9 p.m.

Contact Person: Patricia Brennan

To Register: 973-285-8301 (press 4) or pbrennan@aesop.rutgers.edu

Wednesday, February 28

Media Kick-Off Breakfast for Third Annual *Sussex County Money Smart Week* (MSW)

This program will include the presentation of a Freeholders' proclamation and overview of MSW events. *Sussex County Money Smart Week* will be held April 21 to 26, 2007.

Sponsor: Money Smart Week Committee with breakfast courtesy of Lakeland Bank

Location: Hampton Diner, Route 206, Newton, NJ

Time: 8am to 9am

Contact Person: Contact Christine Florio

To Register: E-mail cflorio@sussex.nj.us

You Are Your Credit History and Score for a Lifetime

Class topics include understanding credit reports, how to use credit wisely and avoid the pitfalls of credit card abuse, resolving credit issues, re-establishing credit, and saving for future life events.

Sponsor: CreditWorthy Inc. and Gloucester County Community College

Location: Gloucester County College, 1400 Tanyard Road, Sewell, NJ

Time: 6 pm to 8 pm

Contact Person: Sue Nevins

To Register: Call 856-415-2222 or e-mail snevins@gccnj.edu

Credit Awareness: Where is All My Money Going?

This seminar is the second in a six-week series of financial education workshops for students, faculty, and the general public. It will cover the wise use of credit and creative ways to “find” money to save.

Sponsor: Novadebt and Middlesex County College (MCC)

Location: MCC New Brunswick Center, 140 New Street, New Brunswick, NJ

Time: 6 pm to 8 pm

Contact Person: Marla Brinson

To Register: Call 732-745-8866 or e-mail marla_brinson@middlesexcc.edu

Managing Your Finances While Unemployed,

This presentation will focus on areas of basic money management, credit reports, credit scoring, and communicating with lenders. Free educational material and information will be provided. The importance of savings for financial emergencies such as unemployment will also be stressed.

Sponsor: Novadebt and ARC

Location: ARC office, Freehold, NJ

Time: 10 am to noon

Contact Person: ARC office, Freehold

To Register: Call 732-345-9171

Tax Planning With Retirement Assets

This class is for older adults who want to learn how to maximize their retirement assets. Tips for making the right decision regarding withdrawing your money when you reach 70½ will be outlined. Highlights include: How to tap your retirement plan; required minimum distributions during your lifetime; and beneficiary guidelines.

Sponsor: Rutgers Cooperative Extension of Morris County

Location: Morris Co. Police & Firefighters Training Academy, 500 W. Hanover Ave., Parsippany, NJ

Time: 10 a.m. – 12 noon

Contact Person: Patricia Brennan

To Register: 973-285-8301 (press 4) or pbrennan@aesop.rutgers.edu

Thursday, March 1

Small Steps to Health and Wealth™ (SSHW) Kick-Off at Rutgers University

This program will introduce participants to the SSHW program and the SSHW Challenge, a 6-week team competition that will begin the week of April 2. There will be brief presentations of health and personal finance tips and a book signing. Healthy snacks and door prizes will be available.

Sponsor: Rutgers Cooperative Extension

Location: Douglass College Center, 100 George Street, New Brunswick, NJ

Time: 11:45 am to 1 pm

Contact Person: Cindy Cutler

To Register: Call 732-932-9155 X 251 or e-mail cutler@aesop.rutgers.edu

[LINK to PDF of flyer]

25 Days to Better Health and More Wealth

This program will describe 25 research-based behavior change strategies to simultaneously improve your health and personal finances. Class content is based on the book, *Small Steps to Health and Wealth*TM, written by two Rutgers Cooperative Extension faculty members. Copies of the book will be available for \$15 (optional).

Sponsor: Rutgers Cooperative Extension (RCE) of Sussex County

Location: RCE of Sussex County office, 129 Morris Turnpike (Old Homestead Building), Route 655, Frankford Township, NJ

Time: 7 pm to 9 pm

Cost: Fee of charge (SSHW workbook optional for \$15)

Contact Person: RCE of Sussex County office or Dr. Barbara O'Neill

To Register: Call 973-948-3040 or e-mail rcesc@aesop.rutgers.edu or oneill@aesop.rutgers.edu

[LINK to PDF of flyer]

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This program will describe 25 research-based behavior change strategies to simultaneously improve your health and personal finances. Class content is based on the book, *Small Steps to Health and Wealth*TM, written by two Rutgers Cooperative Extension faculty members. Copies of the book will be available for \$15 (optional).

Sponsor: Rutgers Cooperative Extension (RCE) of Union County

Location: RCE of Union County office, 300 North Avenue East, Westfield, NJ

Time: 7 pm to 9 pm

Cost: \$25 (includes SSHW workbook and refreshments)

Contact Person: Judi Laganga

To Register: Call 908-654-9854 X 2235 or e-mail ensle@aesop.rutgers.edu

[LINK to PDF of flyer]

25 Days to Better Health and More Wealth

This program will describe 25 research-based behavior change strategies to simultaneously improve your health and personal finances. Class content is based on the book, *Small Steps to Health and Wealth*TM, written by two Rutgers Cooperative Extension faculty members. Copies of the book will be available for \$15 (optional).

Sponsor: Rutgers Cooperative Extension (RCE) of Cape May County

Location: RCE of Cape May County office, 3555 Court House So., Dennis Road, Cape May Court House, NJ

Time: 1 pm to 3 pm

Cost: Fee of charge (SSHW workbook optional for \$15)

Contact Person: Marilou Rochford

To Register: Call 609-465-5115 X 609 or e-mail rochford@aesop.rutgers.edu

Step By Step to Homeownership

This class is the first part of a two-week series on March 1 and 8 designed to help participants understand the process of buying a home and the importance of good credit in qualifying for a mortgage.

Sponsor: Housing Partnership, Dover, NJ

Location: Housing Partnership office, 2 E. Blackwell Street, Suite 12, Dover, NJ

Time: 5:45 to 9 pm

Contact Person: Susan Zellman

To Register: Call 973-659-9222

Credit Smart en Espanol

This program will educate the Latino/Hispanic community about what is credit, how to establish good credit, the benefits of credit, and how to use credit wisely.

Sponsor: The Cuban-American Council

Location: Union City Public Library, 4300 New York Ave., Union City, NJ

Time: 6:30 to 8:30 pm

Contact Person: Catherine Perez

To Register: 201-325-8840 or cperez@cnc.org

Friday, March 2

Saving and Investing for Your Future: A Lunch 'N Learn Program

This program will provide an opportunity for faculty and staff of the School of Environmental and Biological Sciences (SEBS) at Rutgers University to learn strategies to save money and ask questions about saving and investing topics.

Sponsor: Rutgers Cooperative Extension,

Location: Waksman Room, Lower Level, Martin Hall, 88 Lipman Drive, New Brunswick, NJ

Time: 11:45 to 1 pm

Contact Person: Barbara O'Neill

To Register: Call 732-932-9155 X 250 or e-mail oneill@aesop.rutgers.edu

Other New Jersey Saves Week Activities

- ◆ The New Jersey chapter of Better Investing announced the dates of *America Saves Week* in a presentation in Morris County on February 15.
- ◆ *New Jersey Saves Week* information was distributed to over 800 members of the Northern NJ Chamber of Commerce and placed on the NNJCC Web site.
- ◆ The NJ Department of Children and Families, Office of Education, will be infusing *New Jersey Saves Week* learning activities and special events into 34 school sites, reaching 1,100 students and 450 teachers and staff.
- ◆ Over 500 employees of Allies, Inc. received a payroll staffer about *New Jersey Saves Week* and were invited to a presentation on savings and the earned income credit.