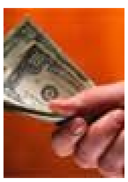
AMERICAN CONSUMER COUNCIL
A Non-Profit Consumer Information Organization

Financial Programs & Educational Workshops

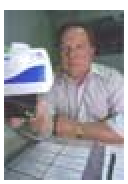
Small Business Growth & Funding Strategies

Every day you apply solid business planning and strategies to build a successful business, but how much discipline have you put into ensuring a long-term growth plan? This workshop is designed for small business owners to help them answer several key questions and plan for their future growth and financing that growth. Do you have growth strategies and financing for it? Are you using a recognized business excellence strategy to ensure your business develops in proportion to your ability to manage it? This valuable workshop will introduce you to both business excellence strategies and financing plans to sustain long-term success.



Charitable Giving: A Strategy for Helping Others

Part of the reward for working hard all of your life and accumulating wealth is that you can extend the reach of your life through charitable giving. As a matter of fact you might be surprised to learn that giving to your favorite charitable organization might even have some added personal financial benefits. This workshop is designed to help potential donors understand the tax benefits and favorable impact that charitable gifts can play in terms of your financial planning. This workshop will also help you understand all the key aspects of how to make a charitable gift.

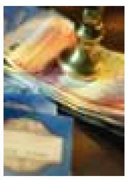


Financial Planning for First-timers

Making good investment decisions requires a lot of information. In other words the better you understand your options, the more informed your decision. This workshop is designed for those persons who have recently graduated from college and are established in the work place. It is designed to help you understand the basic principles of sound financial management and sort through the various options you have in order to build your financial wealth. This workshop will also provide you with a large selection of information on various topics of general interest including money growth and compounding, inflation, the economy, U.S. and international finance. As a result of this important workshop, you'll have a strong understanding of the types of financial plans you can select and how to get started on your journey to financial prosperity.

Education Funding: Giving Your Kids the Future Edge

Time really does march on, and if you have plans to provide for your children's future - education planning is most likely a part of that planning. This workshop will help you understand how to get started in establishing a safe, reliable savings program that will grow over the years and help you manage your children's education fund. There are more options for funding your children's education than ever before. Determining which ones are best for you requires some degree of education on your part. This program will show you!



Estate Planning: Leaving It All to Someone You Love!

According to Probate Court records, too many people depart this world without having in place a sound Estate Plan. The sad news is that without proper estate planning, your entire estate and your assets might get awarded to the IRS and not your heirs. With some careful planning today you might be able to significantly change what you pass on to your children or a worthy charitable cause. This workshop is designed to help you understand all key aspects of Estate Planning and how you start the process.

Insurance & Protection for Challenging Times

Managing risks faced in your daily life can be critical to your financial success. Planning for the unexpected contingencies in life can provide needed funds in times of adversity. Whether you need help with protection for your business, your home, your life, your health or other assets get the help that you need from our team of professionals. This workshop will help you sort through the various types of insurance and how to assess you particular needs based on your income, age, and personal requirements.

Personal Finance

If you expect to live a long-prosperous life, the it makes sense to prepare for the kind of future that you would like. This workshop is designed for those persons who don't already have a detailed, written financial plan in place. During this program, we'll help you develop an effective financial plan that meets your needs. So whether you are young or older, single or married, starting a family or just raising one, just starting life or well-established, buying a business or selling one, planning for retirement, or just a nice vacation, it's never too late to prepare for your future.

Retirement

Whether you will enjoy your retirement or not might depend on the decisions that you make today. With adequate planning you might find that it is possible to maintain the lifestyle that you desire throughout retirement. One thing is certain, you are closer today than you were yesterday -- at least on the timeline. But are you any closer financially? This workshop is an excellent way to understand how to plan for your retirement and what the financial requirements will be to help you maintain your current lifestyle. Each person has different financial needs and requirements. This workshop will offer you specific advice and direction to help you advance your retirement planning.

Tax Planning & Savings

Just mentioning the word "taxes" will get most people's attention. Even country music star Willie Nelson is featured on TV ads for a tax preparation firm to emphasize the negative lessons of poor tax planning. This special tax planning workshop is designed to help you avoid being over-taxed and show you how to start saving you money. The average American spends little time in tax planning and, as a result, we pay more than is necessary in state and federal taxes. After all is said and done, one of the quickest ways to make money is to save more of what you presently earn. Don't you owe it to yourself to ensure that you are not giving more money to Uncle Sam than you have too? This workshop will introduce several important tax savings concepts to help you leverage your income and reduce your tax obligations.

Wealth Accumulation: A Long-Term Strategy

Risk, reward, and liquidity - they all play an important role in your investment decisions. Each investment vehicle that you choose has a different set of benefits. Finding the right investment is often not an easy task. This workshop will help you decipher the various investment strategies offered through your credit union and understand how to create a Wealth Accumulation strategy that fits your income and long-term needs.

For more information, please contact the American Consumer Council or your Credit Union at 1-800-544-0414