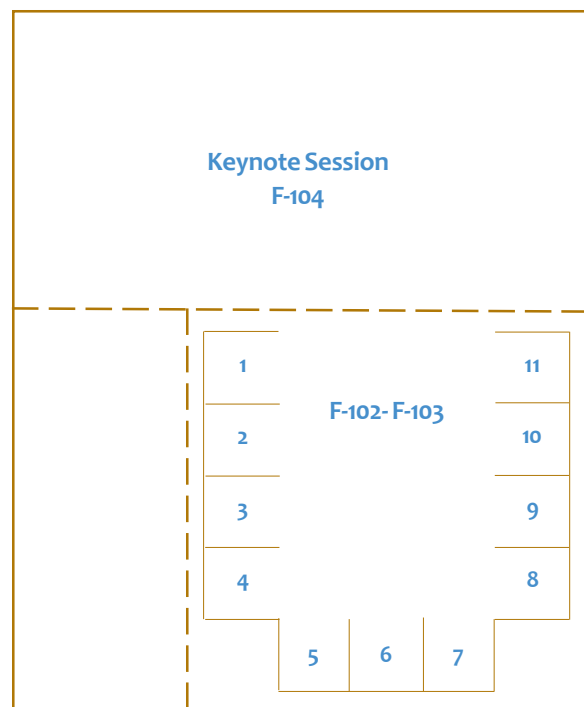


Booth Exhibitors -- F-102 & 103

1. 1st Source Bank
2. Chase
3. Chemical Bank
4. Dave Ramsey Representative
5. Edgewater Bank
6. Fifth Third Bank
7. Honor Credit Union
8. Horizon Bank
9. Lake Michigan Credit Union
10. PNC
11. United Federal Credit Union



Breakout Sessions

Breakout sessions listed below will be held at
10:45 - 11:15 am and 2:45 - 3:15 pm

Benefits of Identity Theft Prevention

Presented by PNC -- South Training Room -- MC-104

- How To Protect Yourself?
- Identity Theft Insurance?
- Secure Sites?
- Certified Sites
- Inspect
- Safeguarding Information
- Fraud Methods
- Prevention Awareness & Tips

Household Budget

Presented by Frank Luongo -- Upton F101

- Benefits of Budgeting
- Cash Flow Planning
- Creating the Building Blocks
- Getting Your Arms Around the Snowball of Debt

Real Estate: The Buyer and Seller Perspective

Presented by 1st Source Bank -- Dance/Drama Room

- Time Line
- Rates - Fixed vs Variable
- First Time Buyer
- Gains at Sale
- Documents Needed

Understanding Your Credit Score

Presented by United Federal Credit Union

North Training Room -- MC-118

- What Your Credit Score Means?
- What Can A Credit Score Impact?
- How Do You Fix An Error on Your Credit Score?
- What Is Your FICO Score?
- What Are the Credit Score Agencies?
- Where to Get Your Free Credit Score?

What is Estate Planning?

Presented by Chemical Bank - North Seminar Room -- MC-308

- What Is the Difference Between A Will and A Trust?
- How Does the Title of An Asset Change/Affect My Estate Planning?
- Why Do I Need A Power of Attorney for Financial Matters and Health Care?
- What Is An Estate Settlement? What Happens?
- What Are the Credit Score Agencies?
- What Do I Need to Look for in An Advisor(s)?

Michigan Education Savings Program (MESP)

Presented by 1st Source Bank -- South Seminar Room -- MC-301

- Tax Advantages - Taxed Deferred Growth to Tax Free Withdrawals
- Gifting and Estate Tax Benefits
- Control/Flexibility - You Drive All Decisions

Breakout Sessions

Breakout sessions listed below will be held at
11:30 - Noon and 3:30 - 4:00 pm

Auto Loans

Presented by Campbell Ford -- Dance/Drama Room

- Blue Book Value, NDA Value, On-line Value Research?
- Auto Insurance?
- Interest Rate vs Rebate?
- Leases?
- APR?
- Amount Down?
- New vs Used?

Retirement Planning

Presented by Horizon Bank -- South Training Room -- MC-104

- Stocks/Mutual Funds
- 403B/401K/IRA/Rollovers/Annuities
- CD/Bonds
- Fee vs Commission

Understanding Your Mortgage

Presented by Lake Michigan Credit Union

North Training Room -- MC-118

- Fixed vs Variable Interest Rate?
- PMI?
- Interest Rate: What Variables Affect It
- Value of A Extra Loan Payment?
- What Are Points?
- First Time Home Buyers, Structuring Your Purchase for Success

Financial Planning

Presented by Fifth Third Bank -- North Seminar Room -- MC-308

- 529 Plans
- HSA Plans
- Social Security
- Life Insurance

Consumer Lending/Loan Source Credit

Presented by 1st Source Bank -- South Seminar Room -- MC-301

- How to Retain and to Improve the Health of Consumer Credit.



Russ Carroll

Russ’ practical and simple-to-understand presentations on how to spend, save and invest money motivates and challenges audiences in the nonprofit, trade association and business arenas.

He doesn’t wear a t-shirt proclaiming this, but it’s true. Russ was Dave Ramsey’s first team member, and he represents the core of the Dave Ramsey organization. That’s like being Martha Stewart’s head chef.

As Dave’s lead financial counselor for over 17 years, Russ has counseled thousands of families about personal finance, small-business finance and financial crises. He walks people through the steps to Financial Peace and helps set them up to win with money.

Russ is a seasoned speaker who draws on decades of counseling experience to educate and entertain his audiences. He has spoken at money planning seminars and hosted Total Money Makeover LIVE! events. He’s also the key speaker at Dave’s Counselor Training, which is held several times a year in Brentwood, Tennessee.



Eight-Week Follow-up

Lake Michigan College is sponsoring an 8-week Dave Ramsey follow-up course for all College employees. Sign-up materials will be available in Booth 4.



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Mendel Center - Upton Hall
Thursday, February 23, 2012

Morning Schedule

- 8:30 - 9:00 Continental Breakfast
- 9:00 - 10:30 Russ Carroll, Keynote Speaker
- 10:30 - 10:45 Dave Ramsey, The Lampo Group
- 10:45 - 12:00 Break
- 10:45 - 12:00 Breakout Sessions & Vendor Booths
- 12:00 - 12:30 Lunch All Morning Attendees

Afternoon Schedule

- 12:30 - 1:00 Lunch All Afternoon Attendees
- 1:00 - 2:30 Russ Carroll, Keynote Speaker
- 2:30 - 2:45 Dave Ramsey, The Lampo Group
- 2:45 - 4:00 Break
- 2:45 - 4:00 Breakout Sessions & Vendor Booths

“Working together to help
get your head above water
so you are able to breath”

