

ASSET BUILDING COURSE CATALOG

JULY 2025



Workshops are free and open to the public!

Virtual Workshops



| WORKSHOP | DATE | TIME | LOCATION | CONTACT |
|--|-------------------|----------------------|-------------------|--|
| Make Every Cent Count | Wednesday 7/9 | 6:30 pm - 7:30 pm | Register via Zoom | Ksaylorgordon@heartlandhumancareservices.org |
| Credit Scores: What Hurts & What Helps | Thursday 7/17 | 6:00 pm - 7:00 pm | Register via Zoom | Ksaylorgordon@heartlandhumancareservices.org |
| Making the Gig Work for You | Wednesday 7/23 | 6:00 pm - 7:00 pm | Register via Zoom | blmartinez@heartlandhumancareservices.org |
| Make the Most of Your Employee Benefits | Monday 7/28 | 6:00 pm - 7:30 pm | Register via Zoom | blmartinez@heartlandhumancareservices.org |



JULY IS NATIONAL SANDWICH GENERATION MONTH:

The sandwich generation refers to adults—typically in their 30s to 50s—who are simultaneously caring for their aging parents while supporting their own children. This dual responsibility often leads to unique financial challenges, including increased caregiving costs, reduced retirement savings, job strain, and emotional stress. Balancing the needs of two generations can be overwhelming, but support is available. Reputable resources include: https://www.caregiver.org/ and https://www.consumerfinance.gov/

WORKSHOP DESCRIPTIONS

Make Every Cent Count Find creative ways to cut costs, new ways to save, and meet your financial goals.

Credit Scores: What Hurts & What Helps
Confused by credit? Learn what credit is,
when to use it, and how to understand your
credit report and score.

Making the Gig Work for You

Learn how to track your earnings, understand your profit, pay only what you owe in taxes, and decide whether you're making the most of your hustle. Presented by HHCS and Ladder Up Make the Most of Your Employee Benefits Learn how to leverage employee benefits, understand the power of investing, and assess your readiness to start building and protecting your wealth.





Back to School Budget Tips

Summer may be in full swing, but it's never too early to start planning for back-to-school expenses.

- Reuse supplies from last year whenever possible
- Start shopping early to avoid last -minute price hikes
- Buy gently used items like backpacks and clothing
- Watch for seasonal sales and discount days
- Take advantage of local back-toschool giveaway events

GROUP GUIDELINES

The following guidelines are designed to help us stay focused on our journey towards better money management.

PROMPTNESS Please arrive on time. If you come in after we have begun, please come in quietly. **RESPECT** Give your undivided attention to the speaker (no cross-talking or interruptions) Please silence your phones.

CONFIDENTIALITY Personal information that is shared in the group should remain in the group. **PARTICIPATION** Share your thoughts and feelings, offer support, encouragement, and suggestions, if sought.

CHILDREN Although workshops are generally geared towards adults, children are welcome to attend as well.

WORKSHOP ATTENDANCE POLICY

<u>Stay for at least 45 minutes after the webinar starts</u>: To ensure attendance and qualify for full credit, you must be present for a minimum of 45 minutes from the beginning of the webinar.