



# Summit County Financial Wellness Week

## November 2-6, 2009

For more information contact the County of Summit Office of Consumer Affairs at (330) 643-2879

### Calendar of Event

#### Monday, November 2

**Summit County Executive Russell M. Pry**  
"Kicks Off" Summit County Financial Wellness Week  
175 South Main Street, Akron

**Predatory Lending – Buyers Beware** 6:30pm – 7:30pm  
Akron-Summit Main Library  
60 South High Street, Akron

**Marriage & Money** 7:00pm – 8:30pm  
Primerica Financial Services  
169 E Turkeyfoot Lake Road, Akron

**Senior Legal Toolkit** 7:00pm – 8:00pm  
Twinsburg Library  
10050 Ravenna Road, Twinsburg

#### Tuesday, November 3

**Decisions about Paying the Bills** 11:30am – 1:30pm  
International Institute of Akron  
207 East Tallmadge Avenue, Room 21, Akron

**Credit Happens** 2:00pm – 4:00pm  
Greenleaf Family Center  
212 East Exchange Street, Akron

**Summit Buchtel Neighborhood Counsel & Advice Clinic**  
Lawton Community Center 5:00pm – 5:30pm  
1225 Lawton Street, Akron

#### Wednesday, November 4

**Identity Theft & Senior Scams** 10:00am – 11:00am  
Barberton Active Adult Center  
500 West Hopocan Avenue, Barberton

**Introduction to Credit When Credit is Due**  
East Akron Community House 1:00pm - 2:00pm  
550 South Arlington Street, Akron

**Learn to Speak Car: Knowledge Saves Money**  
Greenleaf Family Center 2:00pm – 4:00pm  
212 East Exchange Street, Akron

**How and Why to Build a Strong Credit History**  
Towpath Credit Union 6:00pm – 7:00pm  
2969 Smith Road, Fairlawn

#### Thursday, November 5

**Foreclosure Prevention Clinic** Noon – 4:00pm  
The Natatorium  
2345 4<sup>th</sup> Street, Cuyahoga Falls

**Ten Common Myths of Car Buying** 1:00pm - 2:00pm  
The Natatorium  
2345 4<sup>th</sup> Street, Cuyahoga Falls

**How HECM Reverse Mortgages Work: The Basics**  
North Hill Library 1:00pm – 3:00pm  
183 East Cuyahoga Falls Avenue, Akron

**Managing Stress in Hard Financial Times**  
Greenleaf Family Center 5:30pm – 6:30pm  
212 East Exchange Street, Akron

**Can You Handle It – The True Cost of Homeownership**  
Mustard Seed Development Center 6:00pm – 8:00pm  
1357 Home Avenue, Akron

**Financial Information & Legal Education**  
Akron-Summit Main Library 7:00pm – 8:00pm  
60 South High Street, Akron

#### Friday, November 6

**Budgeting & Surviving Debt** 10:00am – 11:00am  
Akron-Summit Main Library  
60 South High Street, Akron

**Budgeting & Surviving Debt** 2:00pm – 3:00pm  
Norton Branch Library  
3930 S Cleveland-Massillon Road, Norton

**How Money Works** 7:00pm – 8:00 pm  
Primerica Financial Services  
3040 West Market Street, Akron

Please take a moment thank our sponsors for all their support:



We recognize and thank our Education Partners:

Community Legal Aid Services, Inc.  
Consumer Credit Counseling Service  
County of Summit Executive Department of  
Community & Economic Development  
County of Summit Executive Law Department  
County of Summit Fiscal Office  
East Akron Neighborhood Development Corp.  
Fair Housing Contact Service  
Federal Trade Commission  
Greenleaf Family Center  
International Institute of Akron  
Mustard Seed Development Center  
Neighborhood Development Services  
Office of Consumer Affairs  
Ohio Civil Rights Commission  
Ohio Attorney General  
Pride Through Empowerment Foundation  
Primerica Financial Services  
ThirdFederal Savings & Loan  
Towpath Credit Union  
Law Firm of Young & Yeargin, LLC.

Advisory Committee:

Responsible for planning, monitoring and evaluating the  
overall progress of the financial wellness week:

County of Summit Office of Consumer Affairs  
Community Legal Aid Services, Inc.  
Goodwill Industries  
Greenleaf Family Center  
Summit County MRDD



# Summit County Financial Wellness Week Calendar of Events

## Monday, November 2, 2009

6:30 pm	<b><i>Predatory Lending – Buyers Beware</i></b> Location: Akron-Summit Main Library 60 S High Street, Akron  Cost: Free!	This class offered by Fair Housing Contact Service along with Ohio Civil Rights Commission will teach current and future homeowners how to avoid becoming a victim of predatory lending and what you need to know to prevent foreclosure. You can register at the class. For information, call (330) 376-6191.
7:00 pm	<b><i>Marriage &amp; Money</i></b> Location: Primerica Financial Services 169 E Turkeyfoot Lake Road, Akron  Cost: Free!	After the honeymoon, comes the moneymoon. No matter how long you have been married, money is always an issue. Learn the 5 keys to keeping the moneymoon alive setting up your financial household. You can register at the class. For information, call Primerica Financial Services at (330) 644-9910.
7:00 pm	<b><i>Senior Legal Toolkit</i></b> Location: Twinsburg Public Library 10050 Ravenna Road, Twinsburg  Cost: Free!	This event offered by Community Legal Aid ( <i>thanks to the generous support of the Akron Community Foundation</i> ) includes information on wills, powers of attorney, durable powers of attorney for health care purposes and the probate process. For information, call Community Legal Aid at (330) 983-2513.

## Tuesday, November 3, 2009

11:30 am	<b><i>Decisions about Paying the Bills</i></b> Location: International Institute of Akron 207 E Tallmadge Ave, Room 21, Akron  Cost: Free!	This workshop explains prioritizing, methods of payment, credit & debit cards, and HEAP/PIPP. This workshop is free to immigrants or refugees; however, you <b>must pre-register</b> . Contact the International Institute of Akron at (330) 376-5106 for information.
2:00 pm	<b><i>Credit Happens</i></b> Location: Greenleaf Family Center 212 E Exchange Street, Akron  Cost: Free!	This is a fun yet serious workshop that covers most everything you wanted to know about credit. Includes: (1) Balancing income & expenses, tracking expenses, setting goals; (2) Beyond basic credit, dealing with creditors, when should you borrow (good vs. bad credit), getting your free credit report along with how to read, manage, and improve it; (3) Opening, maintaining, and balancing bank accounts. Register at the workshop. For information, call Greenleaf Family Center at (330) 376-9494.
5:00 pm	<b><i>Summit Buchtel Neighborhood Counsel &amp; Advice Clinic</i></b> Location: Lawton Community Center 1225 Lawton Street, Akron  Cost: Free!	Local lawyers provide free legal advice to those who cannot afford legal fees. Get answer to your legal questions about: Debts/Bankruptcy, Foreclosure, Divorce/Custody/Visitation, Domestic Violence, Landlord/Tenant Issues/Expungements, and Benefits. Register at the clinic. You do not need to call ahead. Contact Community Legal Aid at (330) 983-2513.

## Tuesday continued

5:00 pm	<p><b>Roadmap Recovery for Financial Fitness</b> Location: 333 S Main Street, Suite 600, Akron</p> <p>Cost: Free!</p>	<p>A clinic to aid consumers that have faced financial hardships due to layoffs, mortgage and mortgage delinquencies. This class will help consumer understand their consumer rights and how to effectively respond to collection calls, and the how to's of repairing credit during and after a financial crisis. To register call, The Pride Through Empowerment Foundation, FDIC Money Smart Alliance Member at (330) 761-2294.</p>
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## Wednesday, November 4, 2009

10:00 am	<p><b>Identity Theft and Seniors Scams</b> Location: Barberton Adult Active Center 500 W Hopocan Avenue, Barberton</p> <p>Cost: Free!</p>	<p>The Ohio Attorney General's Office and Federal Trade Commission will share information on how to protect your identity and find out about the latest scams targeting seniors. Seniors (ages 60 and up) make up 15% of the population but attract 30% of reported fraud. For information, call Consumer Affairs at (330) 643-2879.</p>
1:00 pm	<p><b>Introduction to Credit When Credit is Due</b> Location: East Akron Community House 550 S Arlington Street, Akron</p> <p>Cost: Free!</p>	<p>This workshop will cover paying your bills on time, budgeting, credit and debit cards and financial services. You can register at the class. Contact EANDC Center for homeownership with questions at (330) 724-0244.</p>
2:00 pm	<p><b>Learn to Speak Car: Knowledge Saves Money</b> Location: Greenleaf Family Center 212 E Exchange Street, Akron</p> <p>Cost: Free!</p>	<p>Have you ever experienced car problems and did not know what to do, or where to turn? Well, you are not alone, as most of us don't understand car problems. If we only knew what that "warning light" or "strange noise" was really telling us, we could have made better decisions. Come join us for a valuable Vehicle Maintenance Workshop, and begin to better understand the importance of proper vehicle maintenance, and start SAVING money! You do not need to call ahead. For information, call Greenleaf Family Center at (330) 376-9494.</p>
5:00 pm	<p><b>Roadmap Recovery for Financial Fitness</b> Location: 333 S Main Street, Suite 600, Akron</p> <p>Cost: Free!</p>	<p>A clinic to aid consumers that have faced financial hardships due to layoffs, mortgage and mortgage delinquencies. This class will help consumer understand their consumer rights and how to effectively respond to collection calls, and the how to's of repairing credit during and after a financial crisis. To register call, The Pride Through Empowerment Foundation at (330) 761-2294.</p>
6:00 pm	<p><b>How and Why to Build a Strong Credit History</b> Location: Towpath Credit Union 2969 Smith Road, Fairlawn</p> <p>Cost: Free! Serving cookies and beverages!</p>	<p>You will learn in this class - Who needs to build good credit and why; about credit reports and scores; how to establish credit; how to rebuild good credit and using credit wisely. <b>Pre-registration is required.</b> You can email <a href="mailto:wendyw@towpathcu.com">wendyw@towpathcu.com</a> or call Towpath Credit Union at (330) 664-4700 or (866) 634-4700.</p>

## Thursday, November 5, 2009

Noon	<p><b>Foreclosure Prevention Clinic</b> Location: The Natatorium 2345 Fourth Street, Cuyahoga Falls</p> <p>Cost: Free!</p>	<p>This foreclosure prevention clinic is for homeowners who are experiencing an increase in their monthly mortgage payment, late in paying their mortgage payments or facing foreclosure. Please stop in and learn how to save your home! HUD-approved housing counselors from East Akron Neighborhood Development and Neighborhood Development Services will be available to provide one-on-one counseling. There will be attorneys available to answer questions along with many other agencies.</p> <p>Register at the clinic or call to Consumer Affairs at (330) 643-2879.</p>
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# Thursday continued

1:00 pm	<p><b>10 Common Myths of Car Buying</b>            Location: The Natatorium            2345 Fourth Street, Cuyahoga Falls</p> <p>Cost: Free!</p>	<p>This class offered by Attorney Rocco Yeargin will teach you about the ten most important things to know about your next car purchase and the loan that will pay for it. You can register at the class. For information call, Consumer Affairs at (330) 643-2879.</p>
1:00 pm	<p><b>How HECM Reverse Mortgages Work The Basics</b>            Location: North Hill Library            183 E Cuyahoga Falls Avenue, Akron</p> <p>Cost: Free!</p>	<p>At this workshop offered by Fair Housing Contact Service you will learn what a HECM reverse mortgage is and how they work; eligibility requirements; advantages and disadvantages; homeowner examples provided. What does a reverse mortgage cost? Learn about reverse mortgages for home purchase. What about other options and alternatives are available? And what scams you should be aware of or concerned about. You can register at the class. For information, call Fair Housing Contact Service at (330) 376-6191.</p>
5:00 pm	<p><b>Money Smart</b>            Location: 333 S Main Street, Suite 600, Akron</p> <p>Cost: Free!</p>	<p>This class will enable those consumers that need second chance banking due to involuntary closing of accounts as a result of financial hardship. Upon successful completion of this session, consumers will be provided a Money Smart Certificate and referral form for a checking account to one of the participating community banks to open a checking account. To register call, The Pride Through Empowerment Foundation, FDIC Money Smart Alliance Member at (330) 761-2294.</p>
5:30 pm	<p><b>Managing Stress in Hard Financial Times</b>            Location: Greenleaf Family Center            212 E Exchange Street, Akron</p> <p>Cost: Free!</p>	<p>Money was identified as the top stressor for eight out of ten Americans according to the American Psychological Association's 2008 Stress Survey. As many people find it more and more difficult to make ends meet and with uncertainty about the financial future, stress and anxiety are taking a toll on our emotional and physical well being. There are healthy coping strategies to manage stress during hard financial times. This workshop will focus on defining stress and the mind-body connection, identifying sources and signs of stress, and managing stress effectively with specific tips that can help in difficult financial times. You do not need to call ahead. For information, call Greenleaf Family Center at (330) 376-9494.</p>
6:00 pm	<p><b>Can You Handle It- The True Cost of Homeownership</b>            Location: Mustard Seed Development Center            1357 Home Avenue</p> <p>Cost: Free!</p>	<p>Mustard Seed Development Center and Third Federal Savings have teamed up to provide helpful information about owning a home and the costs involved. To register call (330) 849-0086.</p>
7:00 pm	<p><b>Financial Information &amp; Legal Education</b>            Location: Akron-Summit Main Library            60 S High Street, Akron</p> <p>Cost: Free!</p>	<p>This program offered by Community Legal Aid (<i>thanks to the generous support of the City of Akron Community Service Program</i>) will cover a variety of topics including understanding and improving credit scores, driver's license reinstatement, expungements, and identity theft. For information, call (330) 983-2513.</p>

# Friday, November 6, 2009

10:00 am	<b><i>Budgeting and Surviving Debt</i></b> Location: Akron Summit Main Library 60 S High Street, Room 2AB, Akron  Cost: Free!	This class offered by the County of Summit Office of Consumer Affairs will help you create a budget or find a budgeting style that you will follow. Savings tips and a "free calculator" will be provided. You can register at the class. For information, call (330) 643-2879.
2:00 pm	<b><i>Budgeting and Surviving Debt</i></b> Location: Norton Branch Library 3930 S Cleveland-Massillon Rd, Norton  Cost: Free!	This class offered by the County of Summit Office of Consumer Affairs will help you create a budget or find a budgeting style that you will follow. Savings tips and a "free calculator" will be provided. Register at the class. For information, call (330) 643-2879.
7:00 pm	<b><i>How Money Works</i></b> Location: Primerica Financial Services 3040 W Market Street, Akron  Cost: Free! Refreshments to be served and those in attendance will receive a free copy of "How Money Works"	This informative seminar will discuss the following issues: Do you know how your life insurance policy works? Are you paying too much for your auto and home insurance? What are mutual funds? The 3 D's of investing, Tax deferred vehicles...are you maximizing your options? Do you know the rule of 72? What happens when Social Security isn't enough and much more. To register or for more information, call Primerica Financial Services at (330) 858-1721.