

# Personal Finances

## TWO-DAY WORKSHOPS

### Retirement Planning Today

Planning for your retirement today may be the most important thing you can possibly do to secure your future. The California Retirement Educators Institute has designed an easy-to-understand approach to life planning and retirement and they will share their strategies with you in this interactive, informative class. Topics covered include:

- How to create a plan to retire early
- How to use new tax laws to your advantage
- How to evaluate insurance coverage
- Selecting the retirement plan distribution choice that is right for you
- Five investment strategies to minimize risk and maximize returns
- Strategies to preserve your standard of living

Couples and singles will be required to purchase a 235 page course workbook, jam-packed with great information and illustrations. The \$29 fee for the workbook will be collected in class by the instructor. Free parking permit required (pg. 3.)

*Instructor: Fred Vaughn*

*Oceanside Campus/rm 3516, 2 Saturdays (2/4 & 2/11), 9 a.m.-12:30 p.m.*

**Enrollment for one student:**

**Sect. 7670.31** Fee: \$59

**Enrollment for two students:**

**Sect. 7670.32** Fee: \$79

*San Elijo Campus/rm 201, 2 Saturdays (2/25 & 3/4), 9 a.m.-12:30 p.m.*

**Enrollment for one student:**

**Sect. 7670.33** Fee: \$59

**Enrollment for two students:**

**Sect. 7670.34** Fee: \$79

## ONE-DAY WORKSHOP

### How to Become a Mystery Shopper

Mystery shopping is an excellent way to earn extra money and have fun at the same time. Mystery shoppers are assigned by companies that do business evaluations. You might be assigned to a retail store, bank, restaurant, theater, or any number of other venues. This class will give you an overview of how mystery shopping works and how you can get hired. Students will:

- Gain hands-on experience on a practice "shop" field trip during lunch
- Learn what qualities are needed to get hired
- Receive a valuable handbook of company names and addresses
- Be provided with contacts within the "Shoppers Network"

Free parking permit required (pg. 3.)

*Instructor: Elaine Moran*

**Sect. 7208.31** Fee: \$59

*San Elijo Campus/rm 303, 1 Saturday (3/11), 10 a.m.-4 p.m.*

## \*New\*

## ONE-DAY WORKSHOP

### S.M.A.R.T. Consumer Workshop

It's time to be a S.M.A.R.T. Consumer (Save Money and Reduce Taxes). This unique and powerful four-hour workshop will show you how to take control of your financial future and help you become fiscally fit. Find out how to organize, prioritize, and attack debt. Understand how to spend and save money wisely and how to accumulate wealth more quickly. Topics covered in this workshop include:

- How to pay off your debts in half the time
- Why you DON'T want to pay off your home
- If you're not a homeowner, how to become one more quickly
- Where to get a free copy of your credit report
- Why you don't need wealth to have a wealthy attitude
- How to save less money and accumulate a bigger balance
- The hidden time bomb in your retirement plan

You do not need to be a homeowner for this system to work. Bring a calculator and a list of your debts, including balances, interest rates, and payments. A workbook is included in the fee. Free parking permit required (pg. 3.)

*Instructor: Rod Taverna, M.B.A. Finance*

**Sect. 7680.31** Fee: \$41

*Oceanside Campus/rm 3103, 1 Saturday (3/18), 9 a.m.-1 p.m.*

## ONE-DAY WORKSHOP

### Start Your Own Pet-Sitting Business

If you're a pet lover, here's a great way to work with animals and help pet owners by becoming either a part-time or full-time pet sitter. This introductory workshop will show you what services are offered in the pet sitting industry and explore the realistic start-up costs for developing your own business. Your instructor, Pamela Begeal, is the Executive Director of the Pet Sitters Association of San Diego, and she can give you the real lowdown on what pet owners are looking for when they hire a pet sitter. Topics covered in this workshop include:

- Services offered by traditional pet sitters
- Start-up costs of a new business
- How much can you expect to earn
- How to set up a legal home-based business for pet sitting
- What pet owners are looking for in a professional pet sitter

(The SBDC, Small Business Development Center can assist you in your small business.) Free parking permit required (pg. 3.)

*Instructor: Pamela Begeal*

**Sect. 7200.31** Fee: \$39

*San Elijo Campus/rm 303, 1 Saturday (4/1) 9 a.m.-12 p.m.*