

# MSGCU Workshops

## September-December 2014

Updated Aug. 27, 2014

**Registration is required. Please call 586.263.8800 or 1.866.MSGCU4U or e-mail [workshops@msgcu.org](mailto:workshops@msgcu.org).**

Note: Due to the remodeling of our Main and Troy Offices, our workshops will be held at the following locations:

Macomb Intermediate School District (MISD): 44001 Garfield Rd, Clinton Twp., MI

Troy Community Center: 3179 Livernois Rd, Troy, MI

Chesterfield Library: 50560 Patricia Ave., New Baltimore, MI



### Road Map to Retirement

Wed., Sept. 17  
6 p.m.  
MISD, Room 207B

The retirement journey begins with saving for the future, and then travels through asset allocation, consolidation, protection, and, finally, drives to retirement income and wealth transfer. To help you prepare for your journey toward retirement, join us for a conversation facilitated by Financial Advisor George Johnson, detailing important “mile markers” from your 40s through 70s to help you most effectively reach your retirement destination.



### Youth Checking and Lending

Wed., Sept. 24  
6 p.m.  
Troy Community Center, Room 303

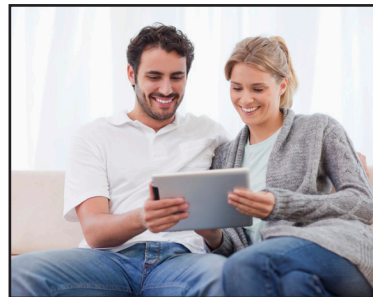
Does your teen know how to handle his or her finances in the real world? We invite you both to join us for an educational workshop on the proper usage of checking and lending products. (This workshop is geared toward teens aged 16 to 17.) After this session, qualified teens will be able to open a checking account and apply for a low-interest, low-limit credit card with parental consent.



### Social Security: Seven Keys to Enhancing Your Benefits

Wed., Oct. 22  
6 p.m.  
Chesterfield Library

Social Security continues to play a critical role in retirement strategy. Is yours taking full advantage of what Social Security offers? Financial Advisor George Johnson will share seven keys to enhancing social security benefits, including understanding the basics of social security, working in retirement and taking the next steps.



### Understanding Your Credit Report

Wed., Oct. 29  
6 p.m.  
Chesterfield Library

Whether you are buying a car, renting an apartment, or purchasing your first home, all of these actions rely on a single number: your credit score. But what exactly is this powerful number and what factors determine your credit score? MSGCU is here to help. Join us to learn the ins and outs of your credit report. If you like, visit [annualcreditreport.com](http://annualcreditreport.com) to pull a free copy of your credit report and bring it to the workshop.

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### Youth Checking and Lending

Wed., Nov. 12  
6 p.m.  
Location TBD

Does your teen know how to handle his or her finances in the real world? We invite you both to join us for an educational workshop on the proper usage of checking and lending products. (This workshop is geared toward teens aged 16 to 17.) After this session, qualified teens will be able to open a checking account and apply for a low-interest, low-limit credit card with parental consent.



### Financial Aid

Wed., Nov. 19  
6 p.m.  
Location TBD

This workshop will cover common questions relating to financial aid for college, including the types and sources of aid, the basis for determining financial need, the financial aid application process, information about student loans, and cautions on scholarship scams.