



MONEY SMART DAY

KANSAS CITY • APRIL 13, 2019

Schedule at a Glance

Room	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
Mezzanine	Understanding credit <i>CHES, Inc.</i>	How to improve bad credit <i>Center for Jobs & Freedom</i>	Avoiding frauds & scams <i>Federal Reserve Bank of KC</i>	Credit fundamentals <i>FDIC</i>
Lower level conference room	Understanding the homebuying process <i>Commerce Bank</i>	Breaking debt cycles <i>Habitat for Humanity</i>	Your guide to buying a home <i>Central Bank of the Midwest</i>	Budgeting basics <i>UMB Bank</i>
Lower level vault room	Money messages & you <i>Onward Financial</i>	Best new money apps for 2019 <i>Central Bank of Kansas City</i>	Saving for your future starts now! <i>Financial Planning Assoc of KC</i>	Recognizing your money emotions <i>Mattie Rhodes</i>

Come get a FREE copy of your credit report & speak with volunteers to get a better understanding of your report.
Hosted by the Federal Reserve Bank of Kansas City & supported by more than a dozen community organizations and financial institutions.

Location: Kansas City Public Library: 14 West 10th Street, Kansas City, MO. FREE GARAGE PARKING: 960 Baltimore Ave, Kansas City, MO.

For more information visit: MoneySmartDay.KCFed.Org or contact Jeremy Hegle at Jeremy.Hegle@kc.frb.org.

MONEY SMART DAY

DISCOVER YOUR OPPORTUNITIES TO BECOME MONEY SMART!

FEDERAL RESERVE BANK of KANSAS CITY

THE ELEVENTH ANNUAL MONEY SMART DAY IS SATURDAY, APRIL 13, AT THE KANSAS CITY PUBLIC LIBRARY, 14 WEST 10TH STREET, KANSAS CITY MO. CHOOSE FROM A DOZEN FREE EDUCATIONAL SESSIONS COVERING A VARIETY OF MONEY-RELATED TOPICS AND GET A FREE COPY OF YOUR CREDIT REPORT! VISIT MONEYSMARTDAY.KCFED.ORG FOR MORE INFORMATION.

11 a.m. sessions

Understanding credit

Mezzanine (second floor)

Ever wonder what factors go into your credit score, or how to build credit? This session will cover credit scoring, the concepts and terms related to credit scores, the major factors that contribute to your credit score and tips on how to improve it.

Presented by CHES, Inc.

Understanding the homebuying process

Conference room (lower level)

This session will cover topics relevant to first time homebuyers, including: financing options and special programs for first time homebuyers; mortgage terminology; and the typical steps taken between making an offer to moving into a new home.

Presented by Commerce Bank

Money messages and you

Durwood Film Vault (lower level)

Money messages are often learned from family and friends and affect the way you feel about having, saving, or spending money. Recognizing and understanding your money messages is an important step in setting and reaching your financial goals.

Presented by Onward Financial

12:00 p.m. sessions

How to improve bad credit

Mezzanine (second floor)

Is your credit score lower than you'd like? If so, you're not alone, as nearly a third of Americans have subprime credit. Learn how to take action to improve your score and how to fix mistakes on your credit report.

Presented by Heartland Center for Jobs and Freedom

Breaking debt cycles

Durwood Film Vault (lower level)

Pathways out of debt can be hard to find. Learn how to spot when you're headed into too much debt, how to determine which debt to pay off first, and how your debt-to-income ratio affects your ability to pay bills. This session will also cover when you should, and shouldn't, consider bankruptcy.

Presented by Habitat for Humanity

Best new money apps for 2019

Durwood Film Vault (lower level)

Learn about the top personal finance apps for 2019 that can help streamline your money management. Discover apps that will help you save, invest, budget and more.

Presented by Central Bank of Kansas City

1:00 p.m. sessions

Avoiding financial frauds and scams

Mezzanine (second floor)

Looking to protect yourself from fraud, identity theft and scams? Presenters will share information about how to identify and protect yourself from common frauds and scams including those aimed at compromising your financial or personal online identity. They will also discuss how to keep your children and teens safe online.

Presented by the Federal Reserve Bank of Kansas City

Your guide to buying a home

Conference room (lower level)

You're done with the world of renting and ready to move on to the adventure of buying your home. With this new step comes a large financial commitment and even more decisions to make. This session will provide tips about the home buying process.

Presented by Central Bank of the Midwest

Saving for your future starts now!

Durwood Film vault (lower level)

It is never too late to begin saving for retirement and you don't need much money to begin. This session provides invaluable information about Roth IRA accounts, general investing basics and helpful financial tools. Tips for choosing a financial adviser are also covered.

Presented by Financial Planning Association of Greater Kansas City

2:00 p.m. sessions

Credit fundamentals

Mezzanine (second floor)

Your credit history can affect your access to credit, loans, jobs, housing, insurance, and other important services. Learn how to take steps to improve and manage your credit scores. Understanding your rights helps you know how to protect your credit history.

Presented by Federal Deposit Insurance Corporation (FDIC)

Budgeting basics

Conference room (lower level)

It's impossible to map a route to your destination if you don't know where to start. This session will provide you with easy ways to track the money coming in and going out each month, providing you with a foundation for setting and achieving your financial goals.

Presented by UMB Bank

Recognizing your money emotions

Durwood Film Vault (lower level)

Whether you're happy, sad, angry, or scared, emotions have the power to affect your financial decisions. Everyone wants to handle their finances smartly, and recognizing and reducing emotional spending is key.

Presented by Mattie Rhodes