

MONEY SMART WEEK[®]

ILLINOIS MARCH 30 - APRIL 6, 2019



Wednesday, March 27, 2019

9:30 AM – 3:30 PM - How to Land a Job in 90 Days

Learn to set SMART goals, use social media to connect with hiring managers, get your resume through Applicant Tracking Systems, and sharpen critical interview skills. Brown bag lunch, snacks and covered drinks are permitted. Contact Deirdre Junta at 847-437-7581 with questions. Register for this Power Employment Workshop at www.worknetncc.com
– Niles-Maine District Library

7:00 PM – 8:30 PM - Home Buying 101

Learn what to expect during the home buying process. Topics include the role of a realtor, the benefits of an FHA loan, occupancy requirements, borrower eligibility, property standards and appraisal, and fees and closing costs.
– Niles-Maine District Library

Saturday, March 30, 2019

10:00 AM – 1:00 PM - Shredding Event

Protect your identity and help the environment by shredding up to three boxes or bags of paper. Recycling one ton of paper saves 17 trees, 380 gallons of oil, three cubic yards of landfill space, 4,000 kilowatts of energy, 7,000 gallons of water, and 60 pounds of air pollution. ProShred will shred your documents onsite. No need to remove staples, paperclips or rubber bands.
- St. Charles Public Library

10:00 AM – 2:00 PM - Show Me The Money!

A representative from the Illinois Treasurer's I-Cash team will aid your search for unclaimed funds from Illinois' lost and abandoned property list. This could include checking and savings accounts, certificates of deposit, overpayments, and more. Stop by the lobby and see if you have any money coming to you!
- St. Charles Public Library

1:00 PM – 4:00 PM - Show Me the Money!

Ask the Illinois Treasurer's I-Cash team to search for unclaimed funds and property. Assets include everything from cash to stocks and CDs, to safe deposit boxes and valuables. Drop-in.
– Niles-Maine District Library

2:00 PM – 4:00 PM - Wills & Trusts

Local attorney J. Ehrensaft will discuss estate planning, including wills, trusts, powers of attorney, living wills, probate, and guardianship.
– Niles-Maine District Library

Monday, April 1, 2019

1:00 PM – 3:00 PM - Telephone & Utility Bill Clinic

Citizens Utility Board (CUB) staff will review your telephone, electric, and natural gas bills and recommend ways for you to cut costs. Please allow for wait time while CUB staff is helping other patrons. Limit 25. Registration required. To register call 847-729-7500 x7700.
- Glenview Public Library

6:30 PM – 8:00 PM - Financial Recovery Tips

Have you faced a financial setback recently? Learn how to recover financially and rebuild your credit after experiencing a financial setback. A representative from Elgin State Bank will teach you how to identify ways to increase income and decrease and prioritize expenses, develop a financial recovery plan, recognize how to guard against credit repair scams, and more. Please register.
– Gail Borden Public Library, Main Library

6:30 PM – 8:00 PM - Property Taxes 101

Learn the appeals process, how to discover tax refunds and bill errors, and uncover qualifying exemptions. Presented by Raila & Associates, P.C.
– Niles-Maine District Library

6:30 PM - 8:00 PM - *Getting the Most from Your Retirement Money*

The right strategy can help you get the most from your IRA, Roth, 401(k), or other retirement plans. Rollovers, qualified charitable distributions, and other tools can help you manage income taxes, streamline (or even avoid) distributions, and simplify your life. Learn about required minimum distributions, when it makes sense to take money out before you reach age 70 ½, how to choose the right beneficiary, and what you can and can't do when you inherit an account. Karen Chan has been a financial educator and consultant for 25 years. She partners with numerous Chicago-area libraries to present in-depth financial workshops that help participants make wiser decisions with their money.

- St. Charles Public Library

6:30 PM - 8:00 PM - *Make It. Sell It.*

Creative entrepreneurship is a great opportunity for anyone who enjoys making things. Learn strategies to sell your handmade goods and create a vinyl-cut design to adhere to a tumbler. Beginners welcome. Please register.

- Vernon Area Public Library

7:00 PM - 8:30 PM - *Successful Selling on Etsy*

Etsy is an online marketplace where you can have fun, make money, and indulge your passion for arts, crafts, vintage finds, fashion, and more. Librarian Liz Kirchoff will show you how to set up a business on Etsy, showcase your treasures, and grow your business on websites like Pinterest. Registration required.

- Barrington Area Library, Zimmerman Room

7:00 PM – 8:30 PM - *The Economy, Financial Markets, your Future and You*

A panel presentation by three local financial professionals discussing the current state of the economy, portfolio construction and the investor mindset, and how to approach the financial planning process to increase your odds of success. Q&A session at the end.

- Glen Ellyn Public Library

7:00 PM – 8:00 PM - *Women's Retirement Planning*

Nancy Reiser of Edward Jones returns to offer her expertise for developing retirement strategies geared toward women.

– Mount Prospect Public Library

7:00 PM - 8:00 PM - *Your Life, Your Values, and Your Money: Options in Banking and Finance*

Sylvia Panek, Investment advisor and financial planner at Natural Investments, LLC, will explain how to align your financial values with your life values to help build your wealth in an environmentally and socially conscious manner.

-Northbrook Public Library, Pollak Room

7:00 PM - 8:00 PM - *Morningstar Investment Research Center*

A representative from Morningstar will discuss Morningstar Investment Research Center and how best to use it to find information on stocks, mutual funds and more.

- Park Ridge Public Library

7:00 PM - 8:30 PM - *Wills and Trusts*

Attorney Jacob K. Ehrensaft will discuss wills, trusts, powers of attorney, probate and guardianship. Registration required:

www.schaumburglibrary.org or call 847-923-3347.

- Schaumburg Township District Library

Tuesday, April 2, 2019

10:00 AM – 11:00 AM - *Munchies & Mutual Funds: Value Line Research Center*

Discover how to use the library's newest online financial planning tool for investors in this interactive webinar.

– Nilis-Maine District Library

11:30 AM - 12:30 PM – *Property Tax 101*

Taxpayer advocate Andrea Raila will explain how to lower property taxes, get tax exemptions and refunds, understand market value reassessment notices, use self-help links, and more.

– Morton Grove Public Library

2:00 PM – 3:00 PM - *Estate Planning Basics*

See the importance of having an estate plan, regardless of financial status. Having personal wishes documented and ready when needed is a gift to those who end up caring for you. Professor and lawyer Gina Spada presents. Get answers to questions including what is a trust, what is a will, the difference between a will and a trust, what is probate, and how important are powers of attorney?

- Downers Grove Public Library, Meeting Room

2:00 PM - 4:00 PM - *Annuities and How They Work*

Kevin Koykar, investment advisor representative of Gradient Advisors, LLC, discusses the fundamentals of annuities, benefits and limitations, and examines their role in planning for retirement. Registration required: www.schaumburglibrary.org or call 847-923-3347.
- Hanover Park Branch location (Schaumburg Township District Library)

4:30 PM – 5:30 PM – *Money Smart Kids*

Learn from a local bank everything you want to know about how money is made, how banks use money, and even how to spot fake money. For grades 3-5. Registration begins March 1.
– Skokie Public Library

6:30 PM – 8:30 PM – *Social Security 101: Planning for Retirement*

Are you thinking about retiring and want to know more about Social Security benefits? Learn the facts about qualifying for Social Security. An SSA representative will address the best times to file for and receive Social Security benefits, how benefits are calculated, how your age affects benefit amounts, information about spousal and survivor benefits, and basic facts about Medicare. Registration begins March 1.
– Skokie Public Library

6:30 PM - 7:30 PM - *Personal Finance, Fund the Life You Want*

Find out why budgeting is the foundation for managing your finances, learn how to build a practical budget, and get on the road to the life you dream of. Please register.
- Vernon Area Public Library

7:00 PM - 8:30 PM - *Understanding Credit Scores and Reports*

The importance of maintaining good credit cannot be underestimated. This workshop provides guidance in reading and understanding credit reports and scores, as well as ways to improve your credit score. Ed Beckstrom of the Consumer Credit Counseling Service of Northern Illinois presents. Registration required.
- Barrington Area Library, Zimmerman Room

7:00 PM – 8:00 PM - *Bitcoin and Cryptocurrency – Very Smart People*

Learn the history and definition of Bitcoin and what cryptocurrency in general means, and explore what other cryptocurrencies exist. Then, discover blockchain and data mining works. Learn about online currency exchanges, digital wallets, investing, and the potential future challenges cryptocurrencies face. Doors open 30 minutes early for networking.
- Lake Forest Library

7:00 PM - 8:00 PM -- *Savvy Social Security Planning*

Mateusz [Matt] Kosiek from Foresters Financial will discuss what you need to know to maximize retirement income from Social Security.
- Park Ridge Public Library

7:30 PM - 9:00 PM - *Wills, Trusts, and Estate Planning*

Take the first steps to create or update your estate plan. Attorney Jacob K. Ehrensaft will explain how to ensure your final wishes are protected through the use of wills, trusts, and powers of attorney. Learn about the probate process and how to minimize expenses. This program will also discuss the importance of selecting the executor/successor trustee as well as someone to make healthcare and financial decisions on your behalf.
- Mount Prospect Public Library

Wednesday, April 3, 2019

10:00 AM – 4:00 PM – *iCash*

The Illinois State Treasurer is holding 2.5 billion dollars in unclaimed funds for Illinoisans. The State holds these lost funds until they are claimed by either the original owner or their heirs. Property is returned at no cost with the proper identification. They will be in the lobby to help you search for any lost assets.
-Glen Ellyn Public Library

10:00 AM – 11:00 AM - *Investing in Uncertain Times*

Experts from GCG Financial provide tools to invest confidently and discuss how to move forward making decisions even when uncertain what comes next.
– Mount Prospect Public Library

11:00 AM - 12:00 PM - *Maximizing Your Nest Egg*

Mark Solomon will explain how to get the most out of your money in retirement.
- Northbrook Public Library, Pollak Room

1:00 PM – 2:00 PM - *Financial Fitness: Key strategies to maximize your financial plan.*

Discover factors for successful money management. Explore Real Estate and mortgage options. Discuss the velocity of money and the ripple effect. Learn how to create tax-free, lifetime streams of income. Use strategic allocation to meet your future financial goals. Learn difference between investment and expense and how to coordinate the growth of all your assets.
- Park Forest Public Library, Ringering Room

1:00 PM - 2:00 PM - *Plan Early to Pay for Higher Ed*

Whether your child is a newborn, preschooler, or school-age, learn strategies for being financially prepared for higher education. Financial adviser Mantas Tautkus discusses the tax advantages and long-term growth potential of college savings funds and gives tips for staying on track with contributions. Please register.
- Vernon Area Public Library

1:00 PM – 4:00 PM - *Cash Dash- Check for Illinois Unclaimed Property!*

I-Cash is the state fund for lost and abandoned assets. Learn about **I-Cash** and how to use it. Check to see if your name is on the list. Typically, one in four people who use the **I-Cash** service will find lost assets for themselves or their relatives.
-Wilmette Public Library

1:30 PM – 3:00 PM - *Smart Budgeting and Saving for All Households*

Come listen to Lori Ritzert, Vice President of the Community Bank of Downers Grove present on some great tips on budgeting and saving for households. Please register.
- Downers Grove Public Library, Meeting Room

2:00 PM - 3:00 PM—*Protecting Seniors from Financial Scams*

Steven Wollack, from Wollack Financial Services, will help seniors identify who is committing scams, what they are seeking, the most common scams and how to protect against them.
- Park Ridge Public Library

4:00 PM – 5:00 PM – *Let's Get This Bread: Personal Finance for Teens*

Learn the basics of personal finance in a fun environment. We will cover financial goal setting, credit, investing, and paying for college. For grades 9-12. Registration begins March 1.
– Skokie Public Library

5:00 PM – 8:30 PM – *Find My I-Cash*

Ask the Illinois Treasurer's I-Cash team to search for potential unclaimed funds and property. One in eight Illinois residents has an asset to be claimed in I-Cash. Assets can include cash refunds, stocks, CDs, safe deposit boxes, and valuables. Drop in to see if you have any money coming to you. First come, first served.
– Skokie Public Library

6:00 PM – 7:00 PM - *LinkedIn: Beyond the Basics*

Create a robust LinkedIn profile to demonstrate your effectiveness and highlight your success.
– Niles-Maine District Library

6:30 PM - 7:30 PM - *Morningstar*

Please join a representative from Morningstar for an overview of the database, Morningstar Investment Research Center. Registration required:
www.schaumburglibrary.org or call 847-923-3347.
- Hoffman Estates Branch Location (Schaumburg Township District Library)

7:00 PM – 8:00 PM - *Understanding & Improving Personal and Business Credit Scores*

Credit scores are important for many reasons, including loans, housing and even employment. Knowing how your actions impact your score is a vital part of your financial well-being. Learn what a good credit score is, what makes up your credit score, and how to use new financial tools to help improve your score.
- Arlington Heights Memorial Library

7:00 PM - 8:30 PM - *Grow Your Revenue*

This workshop explains difference between sales and marketing, equipping small business owners with tried and tested methods to identify target markets and motivate them to buy from your business. Barry Fowell from SCORE presents. Registration required.
- Barrington Area Library, Zimmerman Room

7:00 PM – 8:00 PM - *Getting Home Improvement Projects Done*

Learn what you need and what options exist to find financing to make your home improvement project happen and what home improvement projects could add the most value to a house.
- Lake Forest Library

7:00 PM - 8:00 PM – *Wills & Trusts*

Learn about wills, trusts, powers of attorney probate and guardianship. Take the first step to create or update a plan that is appropriate for you. Registration required.
– Morton Grove Public Library

Thursday, April 4, 2019

2:00 PM - 4:00 PM – *Utility-Bill Clinic*

Representatives from the Citizens Utility Board (CUB), Illinois' premiere utility watch dog group, will be here to assist you in this one-on-one interaction by analyzing your gas, electric, and phone bills! Registration required.
- Morton Grove Public Library

2:00 PM - 4:00 PM - I-CASH

The State Treasurer holds \$2.5 billion in unclaimed funds for Illinoisans. This money is held until claimed by the original owner or their heir/s. Learn how to claim what's yours. Drop in anytime during hours.

- Vernon Area Public Library

3:00 PM - 4:30 PM - Morningstar Investment Tutorial

Please join a representative from Morningstar for an overview of the database, Morningstar Investment Research Center. It's an easy to navigate database to help both novice and veteran investors reach their investment goals. It's the one-stop tool for collecting financial information, getting reliable portfolio analysis, learning about investment options, and getting the most up-to-date financial news commentary. Please join us for this informative presentation. Please register.

- Downers Grove Public Library, Training Room

6:30 PM – 8:00 PM – How to Stop Being Broke

Learn how to assess your daily or weekly spending habits, avoid debt, and get a clearer sense of your financial "big picture." Are you trying to figure out good budgeting, saving, and investment habits? Struggling with student or credit card debt, or living paycheck to paycheck? Get solid advice on how to manage these and other money concerns from professionals at North Shore Community Bank. Registration begins March 1.

– Skokie Public Library

7:00 PM – 8:00 PM - Taller de Finanzas Personales / Money Matters

Aprenda cómo crear un presupuesto de gastos personales y cómo identificar formas de reducir gastos y aumentar ingresos. No se requiere inscripción. Presentación gratuita en español. / Learn how to create a personal spending plan and how to identify ways to decrease spending and increase income. In Spanish.

- Arlington Heights Memorial Library

7:00 PM – 8:30 PM - Buying versus Renting a Home: the Pros and Cons

How do you know if it makes more financial sense to buy or continue renting your home? Come discuss the pros and cons of each situation

-Glen Ellyn Public Library

7:00 PM – 8:30 PM - Wills Trusts & Estate Planning Basics

Learn about wills, trusts, powers of attorney, probate and guardianship. Take the first step to create or update a plan that is appropriate for you. This program will discuss how to select the correct person to make healthcare and financial decisions on your behalf when you cannot. Attorney Jacob K. Ehrensaft will explain how to ensure your final wishes can be protected. Registration required. To register call 847-729-7500 x7700.

-Glenview Public Library

7:00 PM - 8:00 PM - Making Sense of Investing

Omar Zaki from Edward Jones will explain the basics of investing.

- Northbrook Public Library, Pollak Room

7:00 PM - 7:30 PM - Smart Money Makers

Kids of all ages join us for our Money Smart Week Program in the Helen Gale Story Room! Register for this program and learn how to start saving your money, make a budget and get stuff you want with Mike Corbett from Edward Jones in St. Charles. Parents welcome.

- St. Charles Public Library

7:00 PM - 8:30 PM - Women & Money, 12 Months to Master Finances

Focus on one part of your financial life each month. Personal finance educator Karen Chan will help you learn where your money goes, evaluate your debt, estimate your income in retirement, and more. Registration required:

www.schaumburglibrary.org or call 847-923-3347.

- Schaumburg Township District Library

7:00 PM - 8:30 PM - Facebook Marketplace

Learn how to use Facebook Marketplace, a quick and easy way to sell goods and a great platform for small businesses or for hosting a virtual garage sale. Bring your Facebook login for this hands-on workshop. This program is free and open to all. Registration is required. Register online here, by telephone at 224-543-1486, or in person at any service desk in the library.

- Vernon Area Public Library

7:00 PM – 8:30 PM - *Investing in Uncertain Times*

Join Ed Gjertsen II, CFP®, a nationally recognized financial planning professional, as he delves into how investors can better prepare themselves to handle volatile stock and bond markets, political uncertainty and global instability. This presentation will provide you with specific takeaways to apply to your own portfolio.
-Wilmette Public Library

7:00 PM – 8:00 PM - *Networking for Successful Employment*

Laurie Rosen, career strategist with JVS Chicago, will discuss the importance of "elevator speeches" and teach you how to develop your own.
– Niles-Maine District Library

Friday, April 5, 2019

4:00 PM – 6:00 PM - *Money Smart Game Day*

Grades 7-12. Meet up to play games that teach fiscal responsibility.
– Niles-Maine District Library

Saturday, April 6, 2019

10:00 AM – 11:00 AM – *How to Protect Your Retirement from Longterm Care Costs*

This informative lecture will teach attendees about the various strategies available to help offset the huge financial risk to financial security that long-term care poses to most Baby Boomers. Registration Required.
-Morton Grove Public Library

1:00 PM - 2:00 PM - *Managing the Cost of College*

Lora Georgieva will explain what you college students can do to graduate without a mountain of student loan debt. Lora will explain how to increase your chance for admission, what you can do now, as a high school student, and the scholarships and financial aid options that exist today.
- Northbrook Public Library, Interactive Classroom

1:00 PM - 3:00 PM - *Kid Market*

Event Type: Grades K-5
The Meeting Room is transformed into a marketplace where young vendors sell their homemade goods. Stop by to visit with these budding entrepreneurs, shop their products, and help them get their feet wet in the world of business. All ages. Drop in.
- Vernon Area Public Library

2:00 PM - 3:30 PM - *Wills Trusts and Estate Planning Basics*

Learn about wills, trusts, powers of attorney, probate and guardianship and take the first steps to create or update a plan that is appropriate for you. Attorney Jacob K. Ehrensaft will explain how to ensure your final wishes can be protected. The importance of updating existing documents to reflect changes in the law and personal circumstances will also be reviewed.
-Wilmette Public Library

Monday, April 8, 2019

7:00 PM – 8:30 PM - *Making the Most of Social Security*

A Certified Financial Planner will teach you how to optimize your benefits for retirement. Filing strategies available to single or divorced individuals, married couples and widows will be covered as well as earned income limits and the taxation of benefits.
– Niles-Maine District Library

Tuesday, April 9, 2019

10:30 AM – 11:30 AM - *Protecting Seniors from Financial Scams*

Learn about the different types of scams, what the scammers are seeking and how to protect yourself.
– Niles-Maine District Library

1:00 PM – 2:00 PM - *Snacks & Skills: Job & Resume Coaching*

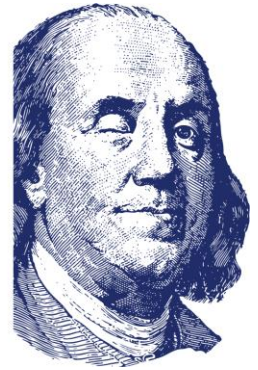
Get free expert advice to ace the interview, craft a winning resume, and explore new careers with Brainfuse's JobNow. This online resource is available in-library to all visitors and to Niles-Maine District Library cardholders wherever you are.
– Niles-Maine District Library

7:00 PM – 8:30 PM - *Understanding Today's Real Estate Market*

Join Real Estate expert Armand Johnson for a valuable presentation on today's real estate market. Attendees will get a realistic view of the current market in the Chicago and South Suburban areas. Topics of interest will include first-time home buying, getting the most bang for your buck, down payments interest-only vs. interest and principal, 30 year mortgage vs 15 year mortgage, reducing mortgage fees, understanding mortgage options and real estate as an investment
- Park Forest Public Library, Ringier Room

MONEY SMART WEEK[®]

ILLINOIS MARCH 30 - APRIL 6, 2019



Participating Libraries and Venue Locations

Arlington Heights Memorial Library

500 N. Dunton Avenue
Arlington Heights, IL 60004
847-392-0100
www.ahml.info

Barrington Area Library

505 N. Northwest Highway
Barrington, IL 60010
847-382-1300
www.barringtonarealibrary.org

Downers Grove Public Library

1050 Curtiss Street
Downers Grove, IL 60515
630-960-1200
www.dglibrary.org

Gail Borden Public Library District

270 N. Grove Ave.
Elgin, IL 60120
847-742-2411
www.gailborden.info

Glen Ellyn Public Library

400 Duane Street
Glen Ellyn, IL 60137
630-469-0879
www.gepl.org

Glenview Public Library

1930 Glenview Road
Glenview, IL 60025
847-729-7500
www.glenviewpl.org

Hanover Park Branch Library (STD)

1266 Irving Park Road
Hanover Park, IL 60133
630-372-7800
www.schaumburglibrary.org

Hoffman Estates Branch Library (STD)

1550 Hassall Road
Hoffman Estates, IL 60169
847-885-3511
www.schaumburglibrary.org

Lake Forest Library

360 E. Deerpath Road
Lake Forest IL 60045
847-234-0636
www.lakeforestlibrary.org

Morton Grove Public Library

6140 Lincoln Avenue
Morton Grove, IL 60053
847-929-5101
www.mgpl.org

Mount Prospect Public Library

10 South Emerson Street
Mount Prospect, IL 60056
847-253-5675
www.mppl.org

Niles-Maine District Library

6960 West Oakton Street
Niles, IL 60714
847-663-6603
www.nileslibrary.org

Northbrook Public Library

1201 Cedar Lane
Northbrook, Illinois 60062
847-272-6224
www.northbrook.info

Park Forest Public Library

400 Lakewood Blvd.
Park Forest, IL 60466
708-748-3731
www.pfpl.org

Park Ridge Public Library

20 South Prospect Avenue
Park Ridge, IL 60068
847-720-3230
www.parkridgelibrary.org

St. Charles Public Library

1 S 6th Ave,
St. Charles, IL 60174
630-584-0076
www.stcharleslibrary.org

Schaumburg Township District Library

130 South Roselle Road
Schaumburg, IL 60193
847-985-4000
www.schaumburglibrary.org

Skokie Public Library

5215 Oakton St.
Skokie, IL 60077
847-673-7774
www.skokieliibrary.info

Vernon Area Public Library

300 Olde Half Day Road
Lincolnshire, IL 60069
847-634-3650
www.vapld.info

Wilmette Public Library

1242 Wilmette Avenue
Wilmette, IL 60091
847-256-6935
www.wilmettelibrary.info