Get Financially Fit this Spring with CCL at Lewis and Clark

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GODFREY – Corporate and Community Learning is now offering three one-night workshops designed to demystify some of the most complex financial topics faced by today's consumer.

"We understand the world of finances can be confusing," said Katie Haas, assistant director of CCL. "The primary goal of these workshops is to help you understand your options without being pressured into making decisions."

Preparing for retirement can be a very difficult path to navigate alone. The **Social Security and Income Planning workshop** is designed to explain the facts about retirement and strategies to increase and manage income, as well as tips about current economic trends for today's retirees.

"Attendees are encouraged to bring their questions," said Gary Crouch, the financial expert who will be leading the workshop. "I know how confusing this process can be and I want people to walk away from this workshop with the answers that are most helpful to them."

The course will be offered twice, once from 6:30-8 p.m. April 19 at Lewis and Clark Community College's N.O. Nelson Campus in Edwardsville and again from 6:30-8 p.m. April 26 at L&C's Godfrey Campus. Cost to attend is $10 per person. Registration closes one week prior to each workshop.

The **Understanding Life Insurance and LTC workshop** is designed to provide consumers the unbiased information they need to make informed decisions regarding life and long-term care (LTC) insurance.

"The need for long-term care is a top concern among baby boomers today and it is important that they get the facts in order to better plan for themselves and their families," said Wealth Management Advisor Joe Allaria, who will be leading the workshop.

This session will cover statistics regarding life and long-term care insurance, different ways risks associated with life and long-term care needs can be addressed and how to analyze personal situations to make informed decisions.

A detailed comparison between traditional long-term care policies versus alternative methods to gain long-term care coverage will be included. The course fee of $25 includes a workbook for each participant.

The course will be offered from 6:30-8:30 p.m. April 26 at the N.O. Nelson Campus. Registration closes one week prior to the workshop.

The **Comprehensive Financial Planning workshop** is designed to educate participants about all the different components of a financial plan and how to design a personalized one.

"I truly believe it is absolutely imperative for individuals to take charge of their own financial plan," said Allaria, who will also lead this workshop. "That always starts with education."

According the Certified Financial Planning™ Board of Standards, comprehensive financial planning involves five main areas: investments, retirement planning, insurance, estate planning, and income-tax planning.

All five areas will be covered in this session, with extra emphasis on retirement planning. The course fee of $25 includes a workbook for each participant.

This course will be offered from 6:30-8:30 p.m. May 11 at the N.O. Nelson Campus. Registration closes one week prior to the workshop.

To register for any of CCL's offerings, please call (618) 468-5701 or visit www.lc.edu/Community_Education.