

Retirement and budgeting basics to be covered in CCL offerings

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GODFREY – Lewis and Clark Community College's Corporate and Community Learning division will be offering two upcoming workshops focused on personal finance.

Can You Retire Yet? will address one of the biggest concerns of working adults – knowing when they can retire. The offering is designed for individuals over 50 years old and will help attendees answer this question.

"It's easy to dream about retirement, but harder to plan for it," said CCL Clerk Danielle Gillespie. "We want to give people the confidence to know exactly how and when they can reach this important milestone."

Participants will also learn to confidently calculate how much to withdraw from an account during retirement and which accounts should be withdrawn from first. The offering will take place from 6:30-8 p.m. Thursday, Sept. 21, at L&C's Godfrey Campus. The course fee is \$15, and the deadline to enroll is Sept. 14.

Budgeting Basics Plus, a four-week offering, will analyze multiple approaches to family and personal budgeting to achieve specific goals.

"My financial therapy education at Kansas State University has taught me the importance of listening," said CCL Instructor Jen Bevel. "One of my goals in working with people in personal finance is to help others articulate their dreams while recognizing the fears that may stand in the way. Family finances are much more complicated than doing math, and a solution-focused approach can build a path to success at any income."

From plans popularized by radio host Dave Ramsey to Senator Elizabeth Warren, participants will look at different budgeting styles along with hypothetical case studies. After the initial session, students will have an opportunity to participate in three solution-focused coaching sessions individualized to their own situations and financial goals.

"Budgeting effectively can be challenging," Gillespie said. "Everyone has different expenses and different priorities. The great thing about this workshop is that Jen guides participants toward strategies that work best for them."

Budget Basics Plus will take place from 6-9 p.m. on Wednesdays, Oct. 4-25, on L&C's Godfrey Campus. The course fee is \$55, and the deadline to enroll is Sept. 28.

For more information or to enroll, visit www.lc.edu/CCL or call (618) 468-5701.