Financial Education Series

Winter 2017

Location	Seminar Topic	Date	Time	Phone Number/Website
Pontiac Library	Retirement Issues	January 18	6:00-7:30pm	(248) 758-3943
Highland Library	Self-Inflicted Investment Mistakes & How to Avoid Them	January 24	6:30-8:00pm	(248) 887-2218
Waterford Library	Estate Planning	January 31	7:00-8:30pm	(248) 674-4831
Pontiac Library	Social Security	February 15	6:00-7:30pm	(248) 758-3943
Waterford Library	Social Security	February 27	7:00-8:30pm	(248) 674-4831
Huntington Woods Library	Self-Inflicted Investment Mistakes & How to Avoid Them	March 8	7:00-8:30pm	http://huntington-woods.lib.mi.us/hwpl_2016/
Huntington Woods Library	Retirement Issues	March 15	7:00-8:30pm	http://huntington-woods.lib.mi.us/hwpl_2016/
Pontiac Library	Learn How to Pay Off Your Mortgage Earlier	March 15	6:00-7:30pm	(248) 758-3943
Milford Library	Retirement Income Planning & Your 401K	March 16	6:30-8:00pm	(248) 684-0845
Huntington Woods Library	Estate Planning	March 22	7:00-8:30pm	http://huntington-woods.lib.mi.us/hwpl_2016/
Milford Library	Social Security	April 13	6:30-8:00pm	(248) 684-0845
Highland Library	Tools for an Introspective Look into Your Finances	April 6	6:30-8:00pm	(248) 887-2218

Provided By:

MCEE
Michigan Council on Economic Education

CYGNET INSTITUTE OF PERSONAL FINANCIAL LITERACY

HVSB Huron Valley State Bank
Customer Focused, Community Based

To attend, call your local library or go online to register today!

**If there are fewer than 5 people registered, the seminar will be cancelled **

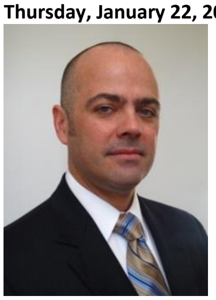
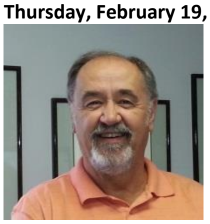
No Sales Pitch

Waterford Public Library Financial Education Series

5168 Civic Center Drive • Waterford, Michigan 48329 • phone: (248) 618-7694

On-Line Registration: http://waterford.lib.mi.us/content/financial-education-series

We have arranged a series of experiential workshops on Personal Finance. Unlike seminars from Insurance or Investment companies, these workshops will adhere to the Fiduciary Standard. They are designed to be experiential and a true educational experience with NO SALES AGENDA. All workshops are from 7:00pm to 8:30pm

Thursday, January 22, 2015  Brian Lakkides	**Understanding 401k Fees: not all fees are obvious; how hidden fees reduce return** **Investing Strategies: benefits of asset allocation; Index Funds vs. Active funds** **Behavioral Finance: learn why you're your own enemy** Brian Lakkides, AIF® is the Managing Director of Fiduciary Firewall Consulting, Inc.; an ERISA consultancy that has been serving 401(k) plan sponsors and fiduciaries since 2004. Brian is a founding member and National Director of Benchmarking Services for Fiduciary Plan Governance, LLC; a national alliance of independent professional fiduciaries. Since graduating from Kalamazoo College, Brian Lakkides has focused his professional life on advocating for the Fiduciary Standard of Care, serving as an independent professional ERISA fiduciary, and educating the sponsors and trustees of pension plans, 401k plans, trusts, and foundations and the professionals serving them.
Thursday, February 19, 2015  Brian Weiland	**Income Tax Planning: it's gotten more complex; learn about the different strategies** **IRA Strategies: Roth, Traditional, 401k Rollover** Brian R. Weiland is a Certified Public Accountant with an accounting degree from Walsh College of Accountancy in 1975 and a Masters of Taxation degree in 1980. He is a member of the Michigan Association of Certified Public Accountants and the American Institute of Certified Public Accountants. As the President of Brian R. Weiland & Associates, P.C. he is actively involved in local real estate organizations and periodically speaks to local groups regarding the tax aspects of real estate. Due to his expertise in the taxation of individuals and businesses, he often speaks nationally to his peers regarding changes in tax law.
Monday, March 2, 2015  Mike Hughes	**Estate Planning: do you really need a trust; learn you other options to avoid probate** **Long Term Care: how do you prepare for it; how do you deal with it** Michael J. Hughes has been practicing in the estate planning and probate areas for over 33 years helping his clients protect themselves and those they love. He is currently a shareholder with the law firm of Booth Patterson, P.C. in Waterford. Mike attended high school at U of D High, then obtained his B. A. (with High Distinction; Phi Beta Kappa) from Wayne State University in 1976, and then continued at the Wayne State University Law School to earn his Juris Doctor degree in 1979. Since September of 2011, Mike has served as an adjunct professor of estate planning at the Thomas M. Cooley Law School, Auburn Hills campus.
Wednesday, March 18, 2015  David Dieterle	**Budgeting: budgeting, like life, is full of trade-offs. Learn methods and ideas on how to make economics work for you** David Dieterle, Ph.D., is Chief Academic Officer of the Cygnet Institute. He is President and Chief Academic Officer for the Michigan Council on Economic Education (MCEE), a highly- respected resource for the economic education of adults, teachers and students throughout the State of Michigan. He is an Adjunct Professor in Economics and Finance Department at Walsh College. Dieterle also taught at Central Michigan, Edgewood College (Madison, Wisconsin), Northern Illinois, University of Nebraska-Lincoln, and the University of Cincinnati.
Thursday, April 2, 2015  Ted Lakkides	**Retirement Planning: it's a numbers game, learn the rules; put it on paper** **Retirement Income Strategies: income vs. total return; 59½ and 70½ rules** **Annuities: Immediate, Fixed Interest, Index, Variable - Explain differences** Ted Lakkides, CFP® is the founder and President of Cygnet Institute of Personal Financial Literacy, a non-profit organization registered in Michigan that promotes economic and personal financial literacy. As an independent fee-based Registered Investment Adviser, he specializes in comprehensive financial planning under the name Cygnet Financial Freedom House. He is Certified Financial Planner® and a licensed Securities Principal with Triad Advisors, Inc., (FINRA/SIPC). Lakkides has served as a part-time member of the faculty at Eastern Michigan University (EMU) teaching personal finance courses and adjunct professor in the CFP® program at Walsh College.

Money Smart Week™ Event

Tuesday, April 26, 2016
7:00-8:30 pm
Baldwin Public Library

Understanding Annuities™

Are you looking for other ways to save for retirement?

This presentation will provide an in depth look into the different types of annuities, their advantages and disadvantages, as well as what type of annuity may be best suited for you.

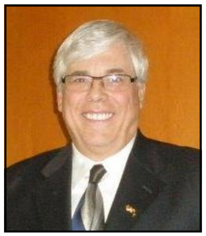
Call (248) 554-4650 to Register or Register Online at http://www.baldwinlib.org

300 W. Merrill St.
Birmingham, MI 48009
248-554-4650
http://www.baldwinlib.org/

Sponsored by

Michael J. Hughes, Estate Planning
With over 33 years of experience helping his clients protect themselves and their loved ones. He is currently affiliated with Munger & Associates, P.C. in Clarkston. Holds his Juris Doctor Degree from Wayne State University Law School

Brian R. Weiland, Income Tax Planning
President of Brian R. Weiland & Associates, P.C. he is actively involved in local real estate organizations and periodically speaks to local groups regarding the tax aspects of real estate.



David Dieterle, Budgeting
David Dieterle, Ph.D., is Chief Academic Officer of the Cygnet Institute. He is past President and current Chief Academic Officer for the Michigan Council on Economic Education (MCEE)

Brian Lakkides, Managing Your 401K
Brian Lakkides, AIF® is the Managing Director of Fiduciary Firewall Consulting, Inc.; an ERISA consultancy that has been serving 401(k) plan sponsors and fiduciaries since 2004.

Scott Smith, Social Security
Personal Financial Advisor with Cygnet Financial Freedom House. He practices comprehensive financial planning. Graduated from the University of Missouri – Columbia with a BS in Financial Planning.

Aaron Cary, Education Funding
Aaron Cary is a Personal Financial Advisor with Cygnet Financial Freedom House in Waterford, Michigan. He has a Bachelor of Science degree in Finance from Oakland University and expertise in the use of Modern Portfolio Theory .

To Reserve Your Spot Today,
Contact Your Local Library:

Waterford Public Library
5168 Civic Center Dr
Waterford Twp, MI 48329
248.674.4831

White Lake Township Library
7527 Highland Road
White Lake, MI 48383
248.698.2360

Highland Township Library
444 Beach Farm Circle
Highland, MI 48357
248.887.2218

Milford Public Library
330 Family Drive
Milford, MI 48381
248.684.0845
www.milfordlibrary.info

From Ted Lakkides®, CFP founder and President of Cygnet Institute of Personal financial Literacy.

"Financial Literacy is a key to the success of any community. These workshops for public libraries are designed to help people with their financial decisions with no sales pitch or follow-up solicitations. Regardless of your stage in life, everyone can benefit from these hands-on classes."

LIBRARY FINANCIAL EDUCATION SERIES

Fall Program Guide

Waterford, White Lake, Highland and Milford Public Libraries

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	Waterford Public Library	White Lake Township Library	Highland Township Public Library	Milford Public Library
	7:00-8:30 pm	**6:30 - 8:00 pm**	**6:30 - 8:00 pm**	**6:30 - 8:00 pm**
Estate Planning with Mike Hughes Do you really need a trust? Learn other options for avoiding probate and proper use of Power of Attorney.	Monday, September 14, 2015		Thursday, October 01, 2015	
Income Tax Planning with Brian Weiland It's more complex than ever; learn about the different strategies the IRS allows that could help reduce your income tax bill for the year.	Wednesday, December 09, 2015	Thursday, November 19, 2015	Thursday, December 10, 2015	Tuesday, December 08, 2015
Budgeting with David Dieterle Budgeting, like life, is full of trade-offs. Learn methods and ideas on how to make economics work for you.	Wednesday, September 30, 2015	Thursday, October 22, 2015	Tuesday, October 20, 2015	Wednesday, October 28, 2015
Investment Fees with Brian Lakkides <u>Understanding 401k Fees</u>: not all fees are obvious; how hidden fees reduce return <u>Investing Strategies</u>: benefits of asset allocation; Index Funds vs. Active funds.	Tuesday, September 22, 2015		Thursday, December 03, 2015	Tuesday, November 17, 2015
Social Security with Scott Smith What claiming options are available? How are benefits taxed? How do you qualify for benefits? Learn why waiting to claim may cost you money…or make you money.	Thursdays October 15, 2015 OR November 19, 2015	Thursday, September 24, 2015	Wednesday, October 21, 2015	Tuesday, September 15, 2015
Education Funding with Aaron Cary Education Funding: complicated and expensive. Learn strategies available during the *saving* phase as well as your options when it's time to start paying tuition.	Thursday, October 22, 2015		Thursday, September 17, 2015	Wednesday, December 02, 2015

Oakland County Public Libraries
Financial Education Series

Cygnet Institute of Personal Financial Literacy - a Michigan non-profit company - has arranged a series of workshops on Personal Finance. Unlike seminars from some Insurance or Investment companies, these workshops will adhere to the Fiduciary Standard. They are designed to be experiential and a true educational experience with NO SALES AGENDA. Please visit the web site listed below or call the number listed here to register to attend one of these workshops.

Location	Web Site	Phone	Time	Date	Topic
Waterford Library Township Public Library	www.waterfordmi.gov/477/Library	(248) 674-4831	7:00-8:30pm	Monday, January 11, 2016	Estate Planning
Bloomfield Township Public Library	www.btpl.org	(248) 642-5800	7:00-8:30pm	Wednesday, January 13, 2016	Income Tax Planning
Rochester Hills Public Library	www.rhpl.org	(248) 656-2900	7:00-8:30pm	Thursday, January 14, 2016	Changes in Social Security
Rochester Hills Public Library	www.rhpl.org	(248) 656-2900	7:00-8:30pm	Tuesday, January 19, 2016	Investment Fees and Retirement Risks
Bloomfield Township Public Library	www.btpl.org	(248) 642-5800	7:00-8:30pm	Wednesday, January 20, 2016	Changes in Social Security
Milford Public Library	www.milfordlibrary.info	(248) 684-0845	6:30-8:00pm	Thursday, January 21, 2016	Budgeting
Waterford Library Township Public Library	www.waterfordmi.gov/477/Library	(248) 674-4831	7:00-8:30pm	Monday, January 25, 2016	Investment Fees and Retirement Risks
Highland Township Public Library	www.highlandlibrary.info	(248) 887-2218	6:30-8:00pm	Tuesday, January 26, 2016	Death of a Loved One
Baldwin Library	www.baldwinlib.org	(248) 647-1700	7:00-8:30pm	Wednesday, January 27, 2016	Education Funding
Highland Township Public Library	www.highlandlibrary.info	(248) 887-2218	6:30-8:00pm	Thursday, February 4, 2016	Investment Fees and Retirement Risks
Bloomfield Township Public Library	www.btpl.org	(248) 642-5800	7:00-8:30pm	Tuesday, February 9, 2016	Education Funding
Rochester Hills Public Library	www.rhpl.org	(248) 656-2900	7:00-8:30pm	Wednesday, February 10, 2016	Budgeting
Milford Public Library	www.milfordlibrary.info	(248) 684-0845	6:30-8:00pm	Tuesday, February 16, 2016	Income Tax Planning
Bloomfield Township Public Library	www.btpl.org	(248) 642-5800	7:00-8:30pm	Wednesday, February 17, 2016	Investment Fees and Retirement Risks
Waterford Library Township Public Library	www.waterfordmi.gov/477/Library	(248) 674-4831	7:00-8:30pm	Thursday, February 18, 2016	Education Funding
Waterford Library Township Public Library	www.waterfordmi.gov/477/Library	(248) 674-4831	7:00-8:30pm	Monday, February 22, 2016	Income Tax Planning
Baldwin Library	www.baldwinlib.org	(248) 647-1700	7:00-8:30pm	Tuesday, February 23, 2016	Changes in Social Security
Rochester Hills Public Library	www.rhpl.org	(248) 656-2900	7:00-8:30pm	Thursday, February 25, 2016	Education Funding
Rochester Hills Public Library	www.rhpl.org	(248) 656-2900	7:00-8:30pm	Tuesday, March 8, 2016	Estate Planning
Milford Public Library	www.milfordlibrary.info	(248) 684-0845	6:30-8:00pm	Thursday, March 10, 2016	Death of a Loved One
Waterford Library Township Public Library	www.waterfordmi.gov/477/Library	(248) 674-4831	7:00-8:30pm	Tuesday, March 15, 2016	Changes in Social Security
Highland Township Public Library	www.highlandlibrary.info	(248) 887-2218	6:30-8:00pm	Thursday, March 17, 2016	Income Tax Planning
Rochester Hills Public Library	www.rhpl.org	(248) 656-2900	7:00-8:30pm	Wednesday, March 23, 2016	Income Tax Planning
Waterford Library Township Public Library	www.waterfordmi.gov/477/Library	(248) 674-4831	7:00-8:30pm	Thursday, March 24, 2016	Budgeting
Highland Township Public Library	www.highlandlibrary.info	(248) 887-2218	6:30-8:00pm	Thursday, March 31, 2016	Changes in Social Security

Michael J. Hughes, Presenter
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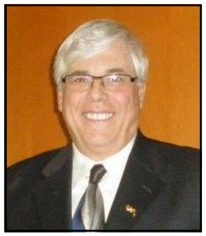

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www.waterford.lib.mi.us

Highland Township Library
444 Beach Farm Circle
Highland, MI 48357
248.887.2218
www.highlandlibrary.info

Milford Public Library
330 Family Drive
Milford, MI 48381
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Regardless of your stage in life, everyone can benefit from these hands-on classes."

LIBRARY FINANCIAL EDUCATION SERIES

Winter 2016 Program Guide

Waterford, Highland and Milford
Public Libraries

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	Waterford Public Library	Highland Township Public Library	Milford Public Library
	7:00 - 8:30 pm	6:30 - 8:00 pm	6:30 - 8:00 pm
Estate Planning Do you really need a trust? Learn other options for avoiding probate and proper use of Power of Attorney.	Monday, January 11, 2016		
Income Tax Planning It's more complex than ever; learn about the different strategies the IRS allows that could help reduce your income tax bill for the year.	Monday, February 22, 2016	Thursday, March 17, 2016	Tuesday, February 16, 2016
Budgeting Budgeting, like life, is full of trade-offs. Learn methods and ideas on how to make economics work for you.	Thursday, March 24, 2016		Thursday, January 21, 2016
Investment Fees and Retirement Risks Understanding Fees: not all fees are obvious; how hidden fees reduce return Investing Strategies: benefits of asset allocation; Index Funds vs. Active funds.	Monday, January 25, 2016	Thursday, February 4, 2016	
Social Security What claiming options are available? How are benefits taxed? How do you qualify for benefits? Learn why waiting to claim may cost you money…or make you money.	Tuesday, March 15, 2016	Thursday, March 31, 2016	
Education Funding Education Funding: complicated and expensive. Learn strategies available during the *saving* phase as well as your options when it's time to start paying tuition.	Thursday, February 18, 2016		
Death of a Loved One Losing a loved one is a stressful time. In addition, there is a mountain of financial concerns that need to be addressed. Learn what steps need to be taken before and after a loss occurs to help you prepare for this trying time.		Tuesday, January 26, 2016	Thursday, March 10, 2016

Money Smart Week™ Event

Tuesday, April 26, 2016
7:00-8:00 pm
Novi Public Library

Financial Fusion™

Are your values in sync with your finances?

This interactive presentation challenges consumers to connect the dots between their pocketbook, their use of time along with their current and future spending habits.

NOVI PUBLIC LIBRARY

45255 W. Ten Mile Road
Novi, Michigan 48375
248-349-0720
www.novilibrary.org

Register online at our Program Calendar/Registration
www.novilibrary.org
or call (248)349-0720

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CYGNET INSTITUTE

Financial Education Series
Fall 2016

Location	Topic Title	Date	Time	Phone Number
Pontiac Library	Social Security	September 7th	6:00-7:30pm	(248) 758-3943
Waterford Library	Social Security	September 12th	7:00-8:30pm	(248) 674-4831
Pontiac Library	Retirement Issues	September 14th	6:15-7:45pm	(248) 758-3943
Milford Library	Finding A Financial Advisor You Can Trust	September 15th	6:30-8:00pm	(248) 684-0845
Highland Library	Retirement Issues	September 21st	6:30-8:00pm	(248) 887-2218
Pontiac Library	Income Tax Planning	October 5th	6:00-7:30pm	(248) 758-3943
Milford Library	Learn How to Pay off Your Mortgage Earlier	October 13th	6:30-8:00pm	(248) 684-0845
Waterford Library	Understanding Annuities	October 18th	7:00-8:30pm	(248) 674-4831
Highland Library	Understanding Annuities	October 19th	6:30-8:00pm	(248) 887-2218
Highland Library	Estate Planning	November 3rd	6:30-8:00pm	(248) 887-2218
Waterford Library	Self-Inflicted Investment Mistakes and How to Avoid Them	November 9th	7:00-8:30pm	(248) 674-4831

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*****If there are fewer than 5 people registered, the seminar will be cancelled*****

<u>No Sales Pitch</u>

Financial Education Series at the Pontiac Public Library

Topic Title	Date	Time
Estate Planning	Monday, May 23rd	6:00-7:30pm
Budgeting	Monday, June 13th	6:00-7:30pm
Death of a Loved One	Monday, July 11th	6:00-7:30pm
Investment Fees and Retirement Risks	Monday, July 25th	6:00-7:30pm
Education Funding	Monday, August 8th	6:00-7:30pm
Social Security	Monday, August 15th	6:00-7:30pm
Income Tax Planning	Monday, August 22nd	6:00-7:30pm

Call (248) 758-3943 to register

PONTIAC PUBLIC LIBRARY

60 East Pike St
Pontiac, MI 48342
(248) 758-3943
http://www.pontiac.lib.mi.us

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