



Do not miss this exciting opportunity to increase your money skills knowledge.

Credit in a Money World:
November 6th, 2008
9:00 am - 12:00 pm

Achieving Financial Security:
March 12, 2009
9:00 am - 12:00 pm

Location:
Operational Services Division
One Ashburton Place
10th Fl, Room 1017
Boston, MA 02108

Please Pre-Register via email at:
amp@massmail.state.ma.us

Register early sitting is limited!!!!

For questions pertaining to the **WiseUp** workshops please call **Maria Gonzalez** at the **AMP Help Desk** at 617-720-3359

AFFIRMATIVE MARKET PROGRAM

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Hey W/WBEs WiseUp

Your Financial Future Depends on it...

The Operational Services Division

The Commonwealth's Affirmative Market Program and the U.S. Department of Labor -Women's Bureau, have teamed up to host **a free** three part series of workshops for minority and women-owned businesses (M/WBES).

It is never to late or too early to start planning for your *financial security*. That's is why the Women's Bureau of the U.S. Department of Labor has created the **WiseUp** program; a great opportunity for W/MBEs to explore the world of financial security and retirement savings through education and to encourage responsible saving habits for your future retirement.



Credit in a Money World: It is hard to imagine a world without credit or credit cards. Credit makes our world go round, makes global commerce possible, and presents for consumers a tantalizing array of options never available to their ancestors. Rarely do people, especially the younger generation, have the economic capacity to pay cash for a home. Or even if they do, they opt for mortgage payments because of the tax benefits they receive. Although credit cards have been around for less than half a century, in that time they have transformed the way in which consumers operate.

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Achieving Financial Security involves making investments in your self and planning for the future. A regularly updated comprehensive financial plan will improve your ability to navigate unexpected developments, achieve personal goals, and maximize opportunities. A comprehensive financial plan should reflect your savvy as a consumer, a parent, and a member of the workforce. A financial plan anchors your aspirations in each of these areas to your financial reality. By reflecting on each of these areas, you can begin to imagine the steps necessary to maintain financial security throughout your lifetime.

This chapter takes you a little further into the future by examining:

- your own training and education needs,
- investing in your children and parenting for financial literacy and higher education,
- developing a comprehensive plan
- and estate planning basics.

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