



Second Chance

Financial Freedom Course Schedule

CELEBRATING 15 YEARS OF SUCCESS

TIME	DATE	DESCRIPTION
6:30 - 7:30pm	Tuesday October 21, 2008	First Class: Money in the Bank 1. Banks and Financial Institutions 2. Bank k Products and Services
6:30 – 7:30pm	Wednesday October 22, 2008 Workshop	Dan Vaccaro *PACT Member* University of Phoenix-South County Learning Center Presentation on Conflict Resolution
6:30 - 7:30 p.m.	Tuesday October 28, 2008	*Second Class: Managing Your Money 3 Creating a Personal Budget 4. Savings Accounts and Checking Accounts 5. ATMS, Debit Cards and Online Banking 6 Keeping Careful Records
6:30 – 7:30pm	Wednesday October 29, 2008 workshop	Bennet Greenwald Treasurer & Board of Directors for Second Chance Greenwald Company Presentation on Entrepreneurship
6:30 – 7:30pm	Tuesday November 4, 2008	*Third Class: Borrowing Money 7. What is credit? 8. Establishing good credit. 9. The three “Cs” of credit 10. Credit Reports 11. Loans 12. Credit cards
6:30 – 7:30pm	Wednesday November 5 , 2008 workshop	Jay Foley (6:30-7:00pm) Executive Director Identity Theft Resource Center Identity Theft Angel Di vito Strive Graduate, Senior Counselor, B.A in Business Administration How he became an Entrepreneur & started his own business – His Journey from Prison to success
6:30 – 7:30pm	Tuesday November 11, 2008	Fourth Class: Buying a Home--Wendell 13. Consider your Financial Situation 14. The Costs of Home buying 15 Family Teamwork 16. Finding a Mortgage loan 17. Buying a home

6:30 – 7:30pm	Wednesday November 12, 2008 workshop	*Home Start* Teresa Smith Coordinator Presentation on Home Start programs and services *Legal Aid Society* Shahin Rahimi Attorney / Coordinator Presentation on Legal Aid Society programs and services
6:30 – 7:30pm	Tuesday November 18, 2008	* Fifth Class: Planning Your Future 18. Financial Planning 19. Investing
6:00-8:00 p.m.	Wednesday November 19, 2008 workshop	Tony Ewing Parole Agent Good Debt vs. Bad Debt & Building Credit Financial Freedom Class –Overview—prep for graduation
6:30-7:30 p.m.	Tuesday November 25, 2008	*****Graduation***** GUEST SPEAKERS Wendell French – Wells Fargo, Shaina Gross – United Way, Marianne Nelson- Wells Fargo,
6:30-7:30 p.m.	Wednesday November 26, 2008 workshop	*****NO CLASS/WORKSHOP*****
6:30-7:30 p.m.	Tuesday December 2, 2008	First Class: Money in the Bank 1. Banks and Financial Institutions 2. Bank k Products and Services
6:30-7:30 p.m.	Wednesday December 3, 2008	Workshop***** Presentation by SPIN regarding bank accounts and how anyone can obtain an account-even if in Check Systems
6:30 - 7:30 p.m.	Tuesday December 9, 2008	*Second Class: Managing Your Money 3 Creating a Personal Budget 4. Savings Accounts and Checking Accounts 5. ATMS, Debit Cards and Online Banking 6 Keeping Careful Records
	Wednesday December 10, 2008	Dan Vaccaro *PACT Member* University of Phoenix-South County Learning Center Presentation on Conflict Resolution
6:30-7:30 p.m.	Tuesday December 16, 2008	*Third Class: Borrowing Money 7. What is credit? 8. Establishing good credit. 9. The three “Cs” of credit 10. Credit Reports 11. Loans 12. Credit cards

6:30-7:30 p.m.	Wednesday December 17, 2008	Malvina Abbott Attorney Delaying Gratification & Voluntary Simplicity
6:30-7:30 p.m.	Tuesday December 23, 2008	Fourth Class: Buying a Home--Wendell 13. Consider your Financial Situation 15. The Costs of Home buying 15 Family Teamwork 16. Finding a Mortgage loan 17. Buying a home
6:30-7:30 p.m.	Wednesday December 24, 2008	*****NO CLASS/WORKSHOP*****
6:30-7:30 p.m.	Tuesday December 30, 2008	Fifth Class: Planning Your Future ***NO CLASS/WORKSHOP 18. Financial Planning 19. Investing
6:30-7:30 p.m.	Wednesday December 31, 2008	*****NO CLASS/WORKSHOP*****



***Classroom instruction provided by Wells Fargo Bank, Hands on Banking Curriculum**
****Food and refreshments will be provided at each class and location is:**



**United Way of
San Diego County**