

**FOR IMMEDIATE RELEASE:**

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## **Financial Education**

CONSUMER is a private, nonprofit organization dedicated to providing outstanding education and financial counseling services to consumers. Visit [consumerpr.org](http://consumerpr.org) for more information. To register, call 407.835.7323 or visit [ocls.info](http://ocls.info).

### **Student Loans: Types/ Alternatives and Repayment Options**

Chickasaw Branch Wednesday, January 6, 6:30 p.m.

Hiwassee Branch Thursday, January 7, 6:30 p.m.

CONSUMER-certified counselors will provide information to attendees who may be facing challenges in the repayment of their student loan debts as well as share loan repayment alternatives. This event is presented by CONSUMER.

### **The Importance of Budgeting in Uncertain Times**

Chickasaw Branch Wednesday, January 13, 6:30 p.m.

Hiwassee Branch Thursday, January 14, 6:30 p.m.

CONSUMER-certified counselors will share information on budget analysis. They will teach you the most effective techniques to ensure that debts are paid every month. This event is presented by CONSUMER.

### **The Differences Between Savings and Investing**

Chickasaw Branch Wednesday, January 20, 6:30 p.m.

Hiwassee Branch Thursday, January 21, 6:30 p.m.

CONSUMER-certified counselors will help you develop a new mindset about managing your personal finances. Get tips on savings and investing. Plus, learn which strategies will work best for your personal goals. This event is presented by CONSUMER.

### **The Truth About Credit Repair and How To Increase Your Score**

Chickasaw Branch Wednesday, January 27, 6:30 p.m.

Hiwassee Branch Thursday, January 28, 6:30 p.m.

CONSUMER-certified counselors explore the importance of finding out what kind of information appears in your credit report—particularly with regard to how current approaches use this information for many things besides credit. This event is presented by CONSUMER.

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### **Financial Seminar Series**

Edgewater Branch Monday, January 11, 6 p.m.

Edward Jones representatives will present financial strategies for Medicare, Social Security, investing and more! This month's topic is *Retirement by Design*.

### **Money Talks for Women**

Orlando Public Library, Melrose Center Tuesday, January 12, 6 p.m.

Learn about library services such as Morningstar Investment Research Center—an online database used for saving, investing and more. Women of all ages and financial backgrounds are encouraged to join the conversation!

### **Get Out of Debt**

Edgewater Branch

Thursday, January 21, 6:30 p.m.

North Orange Branch

Thursday, January 28, 6:30 p.m.

Learn how you can get out of debt in nine years or less, including your mortgage, without spending more! This class will provide the tools you need to stay debt free and how to protect yourself from loss. To register, please call 407.504.0711. For more information, please visit **[coffeusa.org](http://coffeusa.org)**.

### **Home Buyer Seminar**

Southeast Branch

Saturday, January 23, 2:30 p.m.

Get an overview of the entire home-buying process. Learn about each step including prequalifying for a mortgage, searching for a home, presenting offers and the negotiation of contracts, to the home inspection, appraisal, title search and closing process. You will also have the opportunity to get prequalified for free. Presented by Premium Properties Real Estate Services.

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