Every Stage of Life Needs a Plan

Virginia Beach Annual Financial Planning Day
October 18, 2014 8:30 am—1:00 pm
Virginia Beach Convention Center

Make plans to attend this year’s annual no strings attached event with CERTIFIED FINANCIAL PLANNER™ professionals and financial experts from around the region providing information and advice on:
• Budgeting
• Tax
• Investing
• Homeownership
• Credit
• Education Savings
• Retirement
• Healthcare Options
• Much more

To Register:
www.vbgov.com/fpd

No Cost Financial Makeover

Bank On Virginia Beach offers free financial classes and personalized coaching to help you build a financial plan to reach your financial goals.

Bank On is currently enrolling for the September class sessions. A list of all available classes can be found at www.vbgov.com/bankon.

Bank On is part of the Mayor’s Action Challenge for 500 Families Financially Fit for the Future. By attending ten monthly classes and once per month coaching sessions, you can see dramatic results.
• Improve Income Opportunity
• Grow savings
• Reduce debt
• Increase credit score
• Protect assets from theft and erosion.

To register for September classes call 757-385-3551.
Nedra Smith  
Single Parent  

Ms. Smith knows the challenges of single parenting. With just one wage earner, making ends meet can be challenging. Ms. Smith joined Bank On with the intent of gaining greater financial control by budgeting while building a plan to reduce debt and grow savings.

Since graduating Bank On, Ms. Smith states that she maintains the practices she established during the program. Her daughter says that her Mom is better now that she has gone to Bank On.

Chester and Linda Holliman  
Married  

Mr. and Mrs. Holliman share that having a financial plan established together as a couple has brought greater strength to their union. They know the benefit of having common goals and working together to see their dreams become reality.

They encourage couples to work together toward common goals using Bank On. The classes and coaching are great to create a real plan. No matter what barrier they may face, they can overcome because they are working as a team.

Antwain Johnson  
Young Adult  

Mr. Johnson understands that getting it right the first time is important for long term financial health. In his early 20’s, he took the challenge to become financially fit and build a plan for his success.

Mr. Johnson shares that building savings and establishing a positive credit history are important. With Bank On, he has been able to create a plan that will help him build credit, grow savings, avoid debt and accomplish his long term goals.

Dave and Tina Taylor  
Military  

Military members are used to adapting to new circumstances quickly, but when the Mr. and Mrs. Taylor encountered three financial challenges within a week, it was clear they needed a plan to proactively guard against financial crisis.

With two children at home savings seemed to be unattainable, but Dave says, now he gets why savings needs to be first. His coach helped him see how he could make that happen.

Ina Thomas  
Retired  

Financial transition is never easy. Many people moving from the working world into retirement are faced with reduced income and even some increased costs.

Mrs. Thomas has strong family ties and values creating greater opportunity for her children and grandchildren. She created balance between providing for personal needs and growing opportunity for the next generation. Bank On has provided her the tools she now shares with her loved ones.

Visit www.vbgov.com/bankon to watch testimonial videos from these Bank On graduates.
NEW CLASSES IN SEPTEMBER!

1. **2nd Thursday (9/11/14) 6:30—8:00 pm**
   Location: Greater Thou Faith Ministries
   5606 A Virginia Beach Blvd.

2. **2nd Saturday (9/13/14), 9:30—11:00 am**
   Location: Ebenezer Baptist Church
   975 Baker Rd.

3. **2nd Saturday (9/13/14), 9:30—11:00 am**
   Location: New Jerusalem COGIC
   118 Bishop Thoroughgood Ave

4. **3rd Tuesday (9/16/14), 7:00—8:30 pm**
   Location: Turning Point Church
   2641 Princess Anne Rd.

Topics Include:

- Building financial opportunity with your bank or credit union
- Crisis management strategies
- Creating financial goals
- Building spending plans that work
- Credit scoring and its impact
- Building better credit
- Paying yourself first
- Protecting what is yours

10 monthly classes combined with personalized financial coaching to help you complete the Mayor's Action Challenge for 500 Families Financially Fit for the Future!

This could be the beginning of your financial makeover.

Enroll Today! Call 757-385-3551, or visit [www.vbgov.com/bankon](http://www.vbgov.com/bankon)
LifeCents Offers On-Line Financial Wellness

Financial wellness can now begin in the comfort of your own home using the LifeCents program offered in partnership with Bank On Virginia Beach. This web-based financial health assessment tool provides you immediate feedback on your financial condition and offers strategies to overcome financial barriers and to see future threats before they impact you.

Sign up today for free and get your Financial Wellness Score and start building your plan to greater financial security! Visit www.vbgov.com/bankon and click on the LifeCents link to get started.

Get on the Path to Homeownership

Homeward PATH - homeownership readiness

LOCATION:  Ebenezer Baptist Church
975 Baker Rd., Virginia Beach VA 23462

DATE:  June 30, 2014

TIME:  6:00 – 8:30 pm

RESERVATION:  To reserve your seat for this free program, please email bankonvb@vbgov.com or call 757-385-3551.
Financial Planning Day October 18, 2014

WORKSHOPS

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AnnualCreditReport.com
The only source for your free credit reports. Authorized by Federal law.

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To register for this free event: www.vbgov.com/fpd

Meet one-on-one with CERTIFIED PLANNER PROFESSIONALS™, Certified Public Accountants, Credit Counselors, Housing Counselors, Career Counselors and much more.

RESOURCE PARTNERS

- AARP
- Catholic Charities
- Consumer Financial Protections Bureau
- Education Opportunity Center
- FDIC
- Financial Planning Association of Hampton Roads
- Fleet and Family Support Center
- IRS Tax Advocate Service
- Lady Lawyers of South Hampton Roads
- Legal Aid of Southeast Virginia
- SHREITC
- State Corporation Commission
- The Up Center
- Thrift Savings Plan
- Virginia 529 Plan
- Virginia Beach Department of Human Services
- Virginia Department of Health
- Virginia Employment Commission
Virginia Saves engages parents and children in discussing the importance of savings and having savings goals with their annual Piggy Bank Pageant. Look for next year’s pageant by following Virginia Saves on Facebook, Twitter or on the web at www.virginiasaves.org

2014 Piggy Bank Pageant Winners

1st Prize - $100
- Anna K Age 9
2nd Place Tie - $50
- Sally F., Age 8
- Sarah J. Age 8
3rd Place - $25
- Andrea S. Age 8

www.virginiasaves.org or follow us on Facebook: www.facebook.com/virginiasaves

Fun and Sun Minus the Burn

Summer is the time for fun and sun. Every family wants to create great memories that can last a lifetime for their children and have an opportunity to decompress from the hectic routines of life.

Virginia Saves offers a Summer Vacation Planning Guide to help you find unique ways to have it all. Enjoy the break while keeping your financial plans on track.

Whether you are planning a “stay-cation” or saving money on travel costs, Virginia Saves can help.

Summer can be a great time to engage children in the habit of saving as well by saving as a family for the fun things everyone wants to enjoy. Early savings = lifelong financial security.

Summer Vacation Guide can be found at http://virginiasaves.blogspot.com

Set your savings goal and become a Virginia Saver today! www.virginiasaves.org
Education = greater income opportunity. The more knowledge and skills we have to offer, the more job options we have available. According to the Bureau of Labor Statistics, unemployment is lower and salaries are higher for those who have post secondary education.

**Education Savings: Virginia 529**

You can begin your college savings using the Virginia 529 program with as little as $25 per month to invest. Four programs offer flexible college savings options for any family to participate.

Savings plans are available for parents, grandparents, family and friends to assist your student in their educational goals. Contributions can reduce your income at tax time by up to $4,000! To learn more visit [www.virginia529.com](http://www.virginia529.com)

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**Educational Opportunity Center (EOC): Resources**

When choosing a career, you want to be smart about your selection. Find careers that are both in demand and suited to your aptitudes by getting a career assessment for free at the EOC.

Once you know your field of study, the EOC can also help you with the application process for the colleges and universities offering instruction in your field as well as funding applications for grants, scholarships and loans.

Do you need some basic education to get started or looking for training in the trades? EOC is a great resource for you:

**Educational Opportunity Center Main Office**

861 Glenrock Road, Suite 135  
Norfolk, VA 23502

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**Virginia Retirement Security Workshop**

**Worried about Your Future? Get the tools you need.**

In today’s economic climate, you know you can’t count on Social Security alone to have the retirement you want. After decades of hard work, you want financial independence and security to enjoy your future.

AARP is working to help you plan with free, unbiased information so that you can make smart financial decisions.

Join AARP Virginia to learn about saving, planning, and securing your future.

**Tuesday, August 26, 2014 at 7:00 p.m.**

**Meyera E. Obrerndorf Central Library**

4100 Virginia Beach Blvd.  
Virginia Beach, VA 23452

This workshop is suitable for participants of any age preparing for retirement needs.

Free refreshments will be served. No products will be promoted.

Registration is requested. Space is limited.

**To register:**

[www.aarp.org/VA](http://www.aarp.org/VA) or  
1-877-861-7826

This program is presented in partnership with the City of Virginia Beach Human Service Department.
Volunteer Opportunities and Training

Financial Empowerment allows volunteers the opportunity to invest themselves in helping another family to establish a strong financial future. Volunteers offer 1-4 hours per month in the following areas:

**Bank On Instructor**: Lead financial classes once per month to participants in Bank On Virginia Beach.

**Bank On Coach**: Meet monthly with participants to help them put a solid financial plan in place. A 10-week training course is offered to prepare volunteers to become a financial coach with Bank On.

**Social Media Volunteer**: Develop Facebook, Blog and other social media with news and announcements from Bank On Virginia Beach. Estimated time: 1-2 hours per week.

Is your organization interested in hosting a Bank On Virginia Beach class or like materials to promote Bank On classes? Classes are conducted on a rotating schedule starting in January, April and September and continuing for 10 months. Contact the Financial Empowerment Coordinator: 757-385-3551 or bankonvb@vbgov.com for more information.

**Bank On Instructor Orientation**
August 19th 6:00—8:00 pm
3432 Virginia Beach Blvd.
This two-hour orientation prepares volunteers to lead Bank On classes.

**Master Financial Educator Volunteer**:
September 8—November 10 6:00—8:00 pm. 5620A 3432 Virginia Beach Blvd.
Led by Virginia Cooperative Extension
This 10 week class offers best practices in coaching, budgeting, and financial management. At the end of this course, coaches will be prepared to assist Bank On participants as they complete the Mayor’s Action Challenge for Financial Fitness.

To register for any of these trainings call 757-385-3551 or email: bankonvb@vbgov.com

**Bank On Volunteers received recognition for Group Community Service Award with Volunteer Hampton Roads. April 2014**

**Human Services Department**
3432 Virginia Beach Blvd.
Virginia Beach, VA 23452

Contact Us:
Lori Irwin, MBA, CFP®
Financial Empowerment Coordinator
Phone: 757-385-3551 or Email: bankonvb@vbgov.com

Find us on the Web ~ http://www.vbgov.com/FE