

Did you know

Statistics tell us that it is only a matter of time before most (85-90%) women will be on their own financially. Some will never marry, some will see their marriages end in divorce, and some will outlive their husbands.

Women have unique financial needs for the following reason:

- We live longer, on average, than men, so our money has to last longer.
- We earn less, on average, than men do.
- We may have gaps in our employment history, due to family care giving, that will affect future retirement benefits.
- Some women rely on a spouse for income and are at risk for becoming a “displaced homemaker” if the relationship ends (e.g., in death and divorce).
- Some women lack financial experience because “the man is supposed to handle the money.”

Participants Guidebook will provide you with information that you need to take charge of your financial future. Each of the class sessions includes a number of investment lessons. They will also introduce you to important financial terms such as “net worth” and “expense ratio.”

Each class session also features a number of exercises. They were included so that you could “personalize” the information. In other words, instead of just reading about how to calculate your net worth, you have a form to calculate your own. There are forms to compare different types of investments and calculate your investment risk tolerance.

We do not send written confirmations. If you wish to confirm that we have received your registration, call 757-564-2170. If we do not have your registration in advance, we will not be able to notify you if there are any schedule changes.



For more information about financial management, housing, or consumer education programs, contact:

Doris Heath
VCE-James City County Unit
Extension Agent,
Family and Consumer Sciences
757-564-2170
E-mail: dheath@vt.edu
<http://offices.ext.vt.edu/james-city/>

**Virginia
Cooperative Extension**

A partnership of Virginia Tech and Virginia State University www.ext.vt.edu



Virginia Cooperative Extension

Money Talk:



**A Financial Education
Series for Women and
Those Who Care About
Their Future**

**Fall
2009**

Program Description:

Developed because women have unique financial needs, this course teaches the basics of smart money management. The program will show women and those who care about their future how to plan now for long-term financial security. Classes will cover the following topics:

October 20: Financial Basics

November 3: Investing Basics

November 10: Planning for Future Life



Child Care: We regret that we are unable to provide child care. We hope that you are able to make other arrangements to attend these informative financial workshop sessions.



Each session will incorporate exercises that allow participants to apply the information, as well as worksheets that may be completed at home between sessions. Action checklists in the workbook will motivate participants to put what they are learning into practice.

Money Talk Series

Dates: Tuesday, October 20
Tuesday, November 3
Tuesday, November 10

Time: 6:30 - 8:00 p.m.

Location: James City County Library
7770 Croaker Road
Williamsburg, VA 23188

Cost: \$20 individual, \$25 couple

For more information contact
Doris Heath at 757-564-2170 or
dheath@vt.edu



If you are a person with a disability and desire any assistive devices, services, or other accommodations to participate in this activity, please contact Doris Heath by calling 757-564-2170 to discuss accommodations at least ten days prior to event.

Fall 2009 Money Talk Registration Form

I have enclosed a check payable to:
Virginia Cooperative Extension—James City County

___ \$20 (individual) ___ \$25 (couple)

Name

Name

Mailing Address

City

State

Zip

Daytime Phone

E-mail

Mail registration form along with
registration fee by October 15th to:

Virginia Cooperative Extension
James City County Office
P. O. Box 877
Toano, VA 23168
757-564-2170