

# STOCKTON COLLEGE

THE RICHARD STOCKTON COLLEGE OF NEW JERSEY



## Stockton Center on Successful Aging to Host Money Management Series

12 Free Classes are Scheduled Beginning Feb. 25

### ***For Immediate Release***

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**Galloway Township, NJ-** The Stockton Center on Successful Aging (SCOSA) at The Richard Stockton College of New Jersey will host a series of 12 free classes for senior adults, ages 55 and older, beginning on Thursday, February 25, 2010 at three locations in Atlantic County. The goal of the program, presented by Money Management International (MMI) – a nonprofit, credit counseling agency - is to increase knowledge in the areas of spending, avoiding identity theft, preparing for homeownership, and creating wealth.

David Burdick, Ph.D., Director of the Stockton Center on Successful Aging, noted that “planning for one’s financial future is a core component of the successful aging initiatives sponsored by the Center and we’re thrilled to collaborate with Money Management International to bring this important program to our region.”

“Due to the recent economic downturn, people are becoming more and more interested in how to make their dollars stretch a little farther,” said Maura Attardi, Regional Director of Education, Development, and Community Relations for Money Management International. “These classes will be a unique opportunity for individuals and families to make it through these tough economic times and come out the other side more financially savvy.”

### **Schedule for classes:**

#### **The Art of the Scam - Scams & Fraud**

- Thursday, February 25 from 1:00-3:00pm at the Atlantic County Library System/Galloway Township Branch, 306 E Jim Leeds Rd., Galloway
- Tuesday, March 2 from 10:00-12:00pm at the Atlantic County Library System/Hammonton Branch, 451 Egg Harbor Rd., Hammonton

Avoid becoming a victim yourself. Learn how to recognize the tricks of a con artist and the tell-tale warning signs of a scam.

**-more-**

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### **Living on a Fixed Income**

- Thursday, February 25 from 10:30-12:30pm at the Linwood Public Library Meeting Room, 301 Davis Ave., Linwood

Learn to “stretch” your income by setting priorities, establishing a budget, planning, and saving.

### **Reverse Mortgages**

- Tuesday, March 9 from 10:00-12:00pm at the Atlantic County Library System/Hammonton Branch, 451 Egg Harbor Rd., Hammonton
- Thursday, March 11 from 1:00-3:00pm at the Atlantic County Library System/Galloway Township Branch, 306 E Jim Leeds Rd., Galloway

Touted as a way that seniors can stay in their homes, reverse mortgages are becoming more common. Learn the ins and outs of this type of financing, and get the tools you need to decide if it is right for you.

### **Building Savings: Ready for the road ahead**

- Thursday, March 11 from 10:30-12:30pm at the Linwood Public Library Meeting Room, 301 Davis Ave., Linwood

Prepare for unexpected bumps along your financial journey. Be ready with savings in an emergency cash reserve account.

### **Avoiding Identity Theft**

- Tuesday, March 16 from 10:00-12:00pm at the Atlantic County Library System/Hammonton Branch, 451 Egg Harbor Rd., Hammonton

The fastest growing crime in America is identity theft. Learn how to protect yourself and your assets from thieves who want to steal your information. Anyone can be a victim of this crime.

### **Important Papers Reference Guide: Your travel log**

- Thursday, March 25 from 10:30-12:30pm at the Linwood Public Library Meeting Room, 301 Davis Ave., Linwood
- Tuesday, March 30 from 10:00-12:00pm at the Atlantic County Library System/Hammonton Branch, 451 Egg Harbor Rd., Hammonton

A key part of managing your financial journey is knowing where you have been. This guide provides you with a comprehensive record detailing the value of your assets and where to find important documents when you need them.

### **Credit Reports and Credit Scores: Getting the most mileage from credit**

- Thursday, April 1 from 10:30-12:30pm at the Linwood Public Library Meeting Room, 301 Davis Ave., Linwood

Your credit report and credit score, when used together, provide an inspection report of your past use of credit. Accurate information in your credit report is the key to obtaining the best credit terms and rates.

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### **Setting Goals & Priorities**

- Thursday, April 1 from 1:00-3:00pm at the Atlantic County Library System/Galloway Township Branch, 306 E Jim Leeds Rd., Galloway

Goals provide direction as you travel toward your financial destination.

### **Using Credit wisely: Curves Ahead**

- Thursday, April 15 from 1:00-3:00pm at the Atlantic County Library System/Galloway Township Branch, 306 E Jim Leeds Rd., Galloway

One of the essential tools that can help you reach your financial goals is your credit management. When credit is used wisely, it can be a part of your plan to reach major long-term goals. Used unwisely, overwhelming debt can affect long-term plans.

### **About The Stockton Center on Successful Aging (SCOSA):**

Founded in 2007, the Stockton Center on Successful Aging promotes education, research, and services to respond to local, regional, and statewide needs related to population aging. The Center's core mission is to encourage older residents to "age successfully" through vital involvements and engagement in their community. To learn more, call 609-652-4311 or visit [www.stockton.edu/scosa](http://www.stockton.edu/scosa).

### **About Money Management International:**

Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling, and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan, and repay debts. Counseling is available by appointment in brand offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800-432-7310 or visit [www.MoneyManagement.org](http://www.MoneyManagement.org).

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