

Seminars SouthPoint offers to your employees at no charge

Finding More Room in my Budget - Tips & tools to help people analyze where their money is going and make choices to find more room in their budget to pay down debt, build up savings, plan for an upcoming purchase, etc.

Budgeting through Highs & Lows - Seasonal income or highs and lows in income throughout the year can pose unique budgeting challenges for people. This seminar will lay out how to budget through the highs and lows and will also give some strategies to assist in making ends meet comfortably all year long.

Planning for Major Purchase - Ready to buy a car? A house? We will go through how to budget/plan for the payment that you will have with the added benefit of saving for a down payment and/or repairs that will inevitably arise.

Understand your Credit Score & How it Impacts your Financial Well-Being - Discussion on credit score basics and how your scores and the information found on your credit report impacts your financial well-being (hint: it impacts more than the rates that you pay on loans!).

Credit Basics - The Guide to Understanding & Improving Your Credit Score - This seminar will address the who, what & why of credit as well as what factors go into calculating a credit score. We will also talk through what lenders look for in a credit report and what a credit report looks like. We will cover facts and fallacies about credit reports and give you tips to improve and/or maintain your score as well as how to manage your credit.

Smart Money - Discuss life events and how they can affect your finances & credit and suggestions of how to deal with them (ex: building credit, marriage, buying a home, planning for college, divorce, job loss).

Fraud - What you need to know about keeping your information safe - In this seminar we will go over the different types of fraud that are out there & help you understand how to keep your information safe. We will also talk about what steps to take if your financial account information or identity has been stolen and what to do if your information is involved in a data breach.

Home Buying Seminar - Are you ready for homeownership? This seminar will help you determine if you are! If you aren't quite ready, you will know what steps to take to prepare yourself! You will also learn about the application process, when to apply and what documentation you will need as well as get an overview of SouthPoint's various mortgage programs.

Online Services - Have you ever wondered if you are using online banking to its fullest potential? Let us show you some tools in online banking and mobile banking that can make managing your finances even easier!

Home Loans or Improvement Loans - In this seminar we will discuss the different types of mortgages that are out there for purchasing a home or making improvements to your existing home. You will learn about the application process and what type of documentation you will need when applying. We will also talk about how your credit report/scores can impact getting approved and the different qualifying ratios that lenders

look at. The seminar will wrap up with explaining typical closing costs associated with obtaining a mortgage.

Enriching Employee Lives with Credit Union Benefits - With finances impacting every part of our lives, most people have some financial stress. Let SouthPoint present to you how we have positioned ourselves to help you succeed financially ~ at no cost to you! We will talk about the philosophy we have to help people build, repair or keep their credit strong and we will also talk through debt management options and budgeting tools and services that we have. Need a painless way to save? We have suggestions! We will also talk about our Financial Fitness Checkups where we will show you your credit report and explain exactly what is on it!

Retirement Planning - Are you ready to retire but you don't know if you are financially ready? This seminar will step you through all of the appropriate things to consider so that you can make the right decision!

Long Term Care - This seminar will go over what a Long Term Care plan is and how they work. You will also learn about Long Term Care Hybrid plans (which combine life insurance/long term care insurance or combine an annuity/long term care insurance).

What is your Money Color? - Your "money color" will help you understand what you value when it comes to money. It will also help you understand why you use or fail to use money a certain way. Money is a resource to assist you in reaching goals & getting the things you need and want. If your

values or how you use money prevents you from reaching financial goals, consider changing your money habits. Remember, you can change habits once you become aware of them!

Money Influences - the Idea of Choice in Money Management - One of the most important things to understand in money management is the idea of choice. Knowing what influences our choices helps us understand why we do what we do. In this seminar, we will explore what influences peoples' ideas about money.

Finances - How are you sitting & what does that tell you? - This seminar will give you tools to determine your net worth and to look at your current cash flow and track and analyze your own spending. You will also get access to an interactive tool to plug in current spending and be able to tweak it to create a future spending plan that can help you reach your goals.

Save Money & Stretch Your Budget - Let's explore how small savings can add up! Do you ever wonder where all your money goes? Let's talk about the "Case of the Missing Money" and see if you can "find" it! We will also use a creative way to share money saving tips from others in the seminar and give you some ideas to help you make smart purchasing decisions.



Flexible schedules for your business needs! Contact us today at 877-794-6712 to learn more!