MONEY & FINANCE

Money & Finance
Programs @ SIBL—November 2016

All programs are held in the lower level conference room 018, unless otherwise indicated. Programs are free and open to the public. Doors open 15 minutes prior to the start of the program. Please arrive early. Seating is limited. Seating is on a first come, first seated basis unless otherwise noted. Seating is not guaranteed once the program begins. Inquiries about programs may be made by calling 917-ASK-NYPL (917-275-6975), Monday to Saturday 9 am to 6 pm.

Elder Law:
Learn How to Protect Your Assets
November 1 @ 6 p.m.

Ronald Fatoullah Esq. provides insightful and beneficial information on legal issues concerning paying for long term care, Medicaid eligibility / planning, long-term care insurance, trusts, asset protection planning, and more.

Investing in Stocks:
The Basics
November 2 @ 1:15 p.m.

Learn about basic investment terms and concepts such as risk and reward, IPO's, P/E ratios, and relative P/E ratios. Also learn how to approach investment decisions and alternative stock investments such as mutual funds and ETF's.
Presented by SIBL Staff - ETC 3

Navigating Student Loan Repayment
November 3 @ 3 p.m.

Anthea Perkinson CFP® discusses the tools and resources available to help you figure out a student loan payment plan that you can afford.
Presented by the Financial Planning Association of NY.

Bond Basics
November 9 @ 1:15 p.m.

Get an introduction to bonds and the best of SIBL's print and electronic resources, as well as public websites, for researching bonds and bond mutual funds.
Presented by SIBL Staff - ETC 3

Social Security: How it Will Fit into Your Retirement Plan
November 10 @ 1:15 p.m.

Get an overview of the major social security provisions, including the resources available to help you understand when and how to apply for your Social Security Retirement Benefits.
Presented by SIBL Staff - ETC 3

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Rent Versus Buy: How to Decide
November 10 @ 3 p.m.

Stephanie Genkin CPF® explains how to compare the costs of renting versus buying your primary residence so that you can make an educated decision.
Presented by the Financial Planning Association of NY.
ETC 4

Tax Saving Moves to Make Before Year End
November 15 @ 6 p.m.

Opportunities for certain 2016 tax credits and deductions expire at midnight on December 31st. Learn what tax-saving moves to make now to enjoy a lower tax bill on April 15th. Presented by **Jeff Birnbaum CFP®,** of the **Financial Planning Association of NY.**

Mutual Funds and ETFs
November 16 @ 1:15 p.m.

Explore the differences between mutual funds and ETFs. Learn about concepts such as net asset value and capital gains distributions and how to read a mutual fund statement.
Presented by SIBL Staff - ETC 3

Life Skills: Budgeting, Credit, and Debt
November 17 @ 1:15 p.m.

Learn about savings and budget concepts such as banks and banking products (including credit and debit cards), how to reduce indebtedness, and basic investment principles.
Presented by SIBL Staff - ETC 3

Cyber Safety: Do's and Don'ts of Consumer Cybersecurity
November 29 @ 6 p.m.

Brian Rauer of the **Better Business Bureau** discusses the precautions to take to avoid cyber-scams and the steps to take if you become a victim.

Interpreting Financial Statements
November 30 @ 1:15

Learn where and how to find financial statements for any public company and about the ratios used to interpret financial statements.
Presented by SIBL Staff - ETC 3

For additional Money & Finance Programs please go to: www.nypl.org/moneymatters and click on Classes & Programs