



Get Your Financial House in Order!

Many of us welcome the New Year as a time for fresh starts. And rightly so: it's a proven fact that the beginning of the year is one of the best and easiest times to put your financial house in order.

Right in time for this season of financial reflection (and New Year's resolutions), your library will be offering a five-part basic financial educational series. It's all part of the Gilpin County Public Library being selected as one of only thirteen prestigious Colorado libraries (out of 115) to implement a financial literacy initiative developed right here in Colorado. It's called ***Common Cents for Colorado***.

Beginning February 7th and continuing for four consecutive Tuesdays at 7pm in the Meeting Room at the Library, there will be five one-hour classes on financial information. Attend these free and informative classes and you'll be on your way with clear direction for a successful financial future.

Studies have shown that taking time once a year to consider personal financial goals is a "must-do" task in the creation of financial security. The ***Common Cents for Colorado*** program gives participants the chance to do just that - reviewing classic, time-tested methods for building a solid financial future. In addition, cold weather and less hours of sunlight give more "desk time" to complete any needed tasks. The upcoming tax season always requires a review of last year's records anyway, so get a head start with these classes. It's a great time for good intentions – bringing some new order and productivity to your financial life.

Although the classes are somewhat sequential, you may select any that interest you and meet your schedule.

The first class is "Goal Setting and Financial Planning" scheduled for February 7th. This class centers on basic money management skills such as creating a budget, calculating your net worth, tracking expenditures, and setting realistic savings goals.

The second session, scheduled for February 14th is called "Key Investment Concepts." The topic is investment terminology that is central to understanding the world of investing. Risk/reward, diversification, total return, allocation are a few of the terms that will be discussed and applied to personal investing.

"Retirement Saving Vehicles" is the third seminar presented on February 21st. It will cover the many ways individuals can use tax-advantaged investing to protect their long-term savings, especially as they plan for their retirement.

"Common Investment Types" will be presented on February 28th centering on a thorough, but easily understood, discussion of cash, stocks, and bonds, the core investment types that most people include in their investment portfolio.

Finally, on March 7th, the seminar "Managing Money During Retirement" will bring all the prior information together as the discussion centers on how to use all this knowledge to make certain financial assets last throughout the happy, relaxing retirement years.

All of these events are offered at no-charge at the Library. You may sign up by calling the Library at (303) 582-5777 or by contacting Debra Benitez at dbenitez@co.gilpin.co.us. A few hours can easily increase the dollars in your pocket and set your mind at ease regarding your financial affairs!