

REAL ESTATE

Real Estate for Owners, Buyers And Sellers

Real Estate Investment For Beginners

Have you ever wanted to buy an investment property and make a large profit? This course will NOT show you how to be the next Donald Trump but it will help you to identify, evaluate, negotiate and close on a property bought for speculation. Additionally, you will learn how to maximize returns on your real estate investment.

Instructor: B. Parker, Tuition \$35 + general fee \$15. Total \$50.

REAL 333-05 Tuesday, 6:30-8:30 p.m., September 22

Introduction to a Real Estate Career

Now that the real estate market is heating up and the housing recession is ending, it may be time to consider getting a real estate license. This class identifies the NJ Real Estate Commission requirements, areas of study on the licensing exam, and outlines what to expect with a real estate career. Join us and see if a real estate career is right for you. Bruce Parker is an award-winning top producer with over 20 years of real estate sales experience in NJ. He will provide insight and guidance to you about a career as a real estate agent.

NOTE: *This is not a licensing class.*

Instructor: B. Parker, Tuition \$35 + general fee \$15. Total \$50.

REAL 334-04 Tuesday, 6:30-8:30 p.m., October 6

For Sale by Owner: Sell Your Home on Your Own

Do you want to sell your home and avoid sharing profits with a real estate agent? Join us and learn the selling secrets and basics: little or no-cost marketing and advertising strategies, pricing your home, preparing your home for sale, and managing telephone inquiries, appointments and visitors.

Instructor: J. Pech, Tuition \$35 + general fee \$15. Total \$50.

REAL 317-27 Thursday, 6:30-9:30 p.m., October 8

Is Now the Time to Buy a Home?

If you are considering – or ever dreamed of – purchasing a new home, this course is for you. Geared for the first-time home buyer, learn the process of buying a home, obtaining the right mortgage, finding great deals, and learning the secrets that may save you thousands.

Instructor: J. Pech, Tuition \$35 + general fee \$15. Total \$50.

REAL 325-13 Tuesday, 6:30-9:30 p.m., November 3

MONEY MATTERS

Income Protection

Build, Manage and Improve Your Credit

In today's world, having excellent credit is everything. Typically, the better the credit, the better the interest rate on loans, car insurance premiums and credit cards. Some employers won't even hire you if you have poor credit. Many consumers have a difficult time understanding the information in their credit reports. Join us and get the facts. This class is designed to help you understand your credit report, fix and raise your credit score, avoid identity theft and so much more!

Instructor: J. Pech, Tuition \$35 + general fee \$15. Total \$50.

GFIN 022-03 Tuesday, 6:30-9:30 p.m., October 6

Personal Finances

Finances for Women

Become a smarter investor and gain the confidence to take control of your finances. Learn about stocks, bonds, mutual funds and exchange traded funds. Learn to avoid some common investing mistakes. Hear terminology you need to know before investing. This class is suitable for beginners as well as women who, as a result of a life change, are managing their investments for the first time.

Instructor: Esther Fishman (CFP), Tuition \$35 + general fee \$15. Total \$50.

GFIN 020-05 Tuesdays, 6:30-8:30 p.m., October 22, 29

Retirement Planning

Is Social Security Secure?

Gain an understanding of the importance of Social Security in retirement planning. Social Security retirement benefits are more complicated than most people think and the decisions that you make about Social Security benefits can have a tremendous impact on your financial future. You will learn some basics on the potential for maximizing your benefits and about when to apply. Considering that you may be retired for 25 or 30 years, knowing your options now is a great step in retirement planning. The instructors are the same as in Financial Strategies for a Successful Retirement.

Instructors: L. E. Springer, CFP(R), M.D. Roberts, CPA/CFP(R), Tuition \$35 + general fee \$15. Total \$50.
GFIN 019-07 Thursday, 6:30-9:30 p.m., October 15

Is Medicare Marvelous?

Three-quarters of Baby Boomers do not know how Medicare works. Some people think that once you are 65, all medical costs are free. In fact, Medicare is not free and not all medical costs are covered by Medicare. Learn how Medicare works and get a handle on how much you will potentially spend on health care when you are covered by Medicare. Know the basics so that you avoid mistakes in how and when to enroll in Medicare programs. The instructors are the same as in Financial Strategies for a Successful Retirement.

Instructors: L. E. Springer, CFP(R), M.D. Roberts, CPA/CFP(R), Tuition \$35 + general fee \$15. Total \$50.
GFIN 018-07 Tuesday, 6:30-9:30 p.m., October 20

Financial Strategies for a Successful Retirement

Most people spend time dreaming about the financial freedom to do what they want. Join us to learn effective strategies that address the financial realities of retirement. This course will give you knowledge to make smart choices and be confident about your retirement. Topics include how to determine the amount of money you need to retire, eliminate debt, select the correct retirement plan distribution, minimize taxes, reduce risk, provide for your heirs and "inflation proof" your income.

Instructors: L. E. Springer, CFP(R), M.D. Roberts, CPA/CFP(R), Tuition \$75 + general fee \$50. Total \$125.
GFIN 017-08 Tuesdays & Thursdays, 6:30-9:30 p.m., October 27, 29, November 3, 5

IRAs and Y.O.U.

Individual Retirement Accounts ("IRA") and employer retirement plans such as 401ks are one way to address the challenges of seeking financial security during retirement. The rules can be complex, but with a working knowledge of the regulations, you can avoid costly mistakes when you contribute to an IRA, employer retirement plan, choose investments or withdraw money. Knowledge is power and this course is intended to provide you with a road map to help you avoid the pitfalls of making uninformed decisions.

Instructors: L. E. Springer, CFP(R), M.D. Roberts, CPA/CFP(R), Tuition \$35 + general fee \$15. Total \$50.
GFIN 023-03 Tuesday, 6:30-9:30 p.m., November 17

Investments

Financial Planning and Investment

Topics include how to build a stock portfolio, select the right mutual funds and choose between tax-free income, taxable income and retirement plans.

Tuition \$75 + general fee \$50. Total \$125.

GFIN 175-36 Wednesdays, 6:30-9:30 p.m., October 14, 21, 28, November 4

REGISTER NOW - Call 732.906.2556

Register now with your Visa, Master Card, Discover/Novus.

