

# Financial & Environmental Wellbeing

## Lecture Series

Fall 2009



All workshops are **FREE!** Please register by the day of the workshop.

### Financial Wellbeing Lecture Series

#### **Creating a Budget- Thursday, September 10** (register by 9/10) - 4:30pm-5:30pm - CUE 518

Wonder where all your money went? Learn to create a budget so you have money for the things that matter. In this workshop, we will cover the benefits of budgeting, how to create a realistic budget, cut expenses, and how to bank wisely. We will also help to identify your spending habits as well as discuss healthy financial habits so you have money for the things that really matter to you.

#### **Understanding Credit- Thursday, October 8** (register by 10/8) - 4:30pm-5:30pm - CUE 518

If you owe \$5,000 on your credit card and you only make minimum monthly payments, it would take 26 years to pay it off at a total cost of \$12,115. In this workshop, you will learn what credit is, the benefits and risks of using a credit card, and how to make compound interest work for you not against you.

#### **Planning for Major Purchases- Thursday, November 12** (register by 11/12) - 4:30pm-5:30pm - CUE 518

Planning to buy something big? Don't want to get ripped off? Do you really need it? Let us answer your questions, give you some tips, and walk you through the process – from planning to buy. In this Workshop, we will discuss issues about major purchases, i.e., how to buy a car and rent a house. In addition, we will discuss how to borrow money, advantages and disadvantages to leasing and when financing may be the best option.

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### Environmental Wellbeing Lecture Series- Sustainability Workshops

#### **Bike Clinics**

Come learn a brief history of cycling and general maintenance and safety skills for riders at a FREE bike clinic. The clinic will help you and your bike become roadworthy and ready for a trip across campus, town, or state lines! **\*\*Bikes will NOT be provided, please bring a personal bike. Tools and knowledge will be provided.**

<b>Thursday, September 10</b> (register by 9/10)	<b>5:00pm-6:00pm</b>	<b>ORC Bike Shop</b>
<b>Tuesday, September 15</b> (register by 9/15)	<b>5:00pm-6:00pm</b>	<b>ORC Bike Shop</b>
<b>Thursday, October 8</b> (register by 10/8)	<b>5:00pm-6:00pm</b>	<b>ORC Bike Shop</b>

#### **Eat Local- Thursday, September 17** (register by 9/17) @ 12:15pm-12:45pm - CUE 518

Isn't just about produce and food? Come see what else you can get in the Palouse that's local, good for you, and good for our environment.

#### **Weatherizing Your Home- Wednesday, October 21** (register by 10/21) - 12:15pm-12:45pm in CUE 518

Come check out how to save lots of money on heating your home this winter. We will go over multiple cost effective ways on how to make your home warm without breaking the bank!

#### **Green Holiday- Wednesday, November 18** (register by 11/18) - 12:15pm-12:45pm in CUE 518

The US creates 5 million extra tons of waste during the holidays; this program will focus on how we can reduce the amount of resources and energy we use during this time of celebration.

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#### **Accessibility Info**

Reasonable accommodations are available with adequate prior notification. Call Joanne Greene at 335-9669 or Jeff Elbracht 335-9668 for more information.