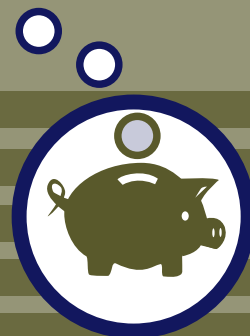


# ARE YOU ...

- READY TO TAKE YOUR PERSONAL FINANCES TO THE NEXT LEVEL?
- LOOKING FOR A ROADMAP TO GUIDE YOU IN TAKING FULL CONTROL OF YOUR FINANCES?
- STARTING YOUR OWN BUSINESS?
- INTERESTED IN INVESTING AND GROWING YOUR HARD-EARNED MONEY?
- INFORMED ON HOW TO PLAN AND SECURE YOUR FINANCIAL FUTURE?

**Then This Class is for You!**



**Register Early! Limited Seating!**

**Contact:**

Any of the seven  
Chicago City Colleges  
(773) C-O-L-L-E-G-E (265-5343)

Please be aware that this course and its topics are intended for informational purposes only. They are not a substitute for professional financial, legal, accounting, or tax advice.



Wealth Fitness for Adults

# Discovering Financial Awareness

PHASE II





The Honorable Stephanie D. Neely, Treasurer of the City of Chicago, and Wayne Watson, Chancellor of City Colleges of Chicago have initiated a second phase of the popular **Wealth Fitness for Adults** program entitled “Discovering Financial Awareness.” This new phase provides information on topics such as: investments, insurance, trusts, real estate, small business ownership and more. This free course is offered at any of the seven Chicago City Colleges.

### Topics Covered Include:

- Annuities
- Investing
- Mutual Funds
- Real Estate Investing
- Retirement
- Small Business Ownership
- Stocks and Bonds
- Taxes

Classes are taught by instructors with extensive experience in personal finance, small business development and asset growth. The curriculum utilized to teach these was developed by the Sergeant Shriver National Center on Poverty Law and the University of Illinois Extension.

## Wealth Fitness for Adults

### Discovering Financial Awareness

#### PHASE II

Participants who have completed the first phase of Wealth Fitness for Adults, “The ABC’s of Personal Finance,” can further develop essential financial knowledge for starting a business, planning for retirement or investing in real estate. Some of the advanced financial topics include:

#### Function of a Business Plan

- Identify your reasons for going into business.
- What business is right for you.
- Understanding the demand for your business and identifying competitors.

#### Licenses for Your Business

- Businesses will need to comply with numerous local, state and federal regulations and licensing.
- Understanding health codes or environmental regulations for your business.

#### What is a Small Business Administration (“SBA”) Loan?

- SBA’s Loan Guarantee Program provides loans to potential businesses that do not qualify for bank loans by guaranteeing major portions of the loan.
- Allows access to capital that is traditionally available to larger, more established businesses.

### Understanding Stocks and Bonds

- Stocks are shares of ownership in publicly traded companies bought by investors.
- Laws of supply and demand determine stock prices.
- Fluctuations or volatility in the stock market are caused by numerous sources.
- A bond is a loan between a government agency or corporation and the bond holder.

### Mutual Funds

- Money provided for mutual funds by individual investors pooled together and invested collectively.
- Mutual Funds are managed by a professional money manager.
- Many different types of mutual funds exist with different purposes.

### Real Estate Investment

- Different components of real estate investing and financing.
- Strategies and guidelines for purchasing FHA, HUD and foreclosed properties.
- Property management and processes for buying, rehabbing and selling real estate.