# Financial Check-in with FAME

FREE webinars on how to prepare and pay for training beyond high school, become financially savvy, and repay student loans.



#### **AUGUST 2**

# Federal Student Loan Update: What You Need to Know Now

Join national student loan expert and President of The Institute for Student Loan Advisors for an in-depth update on federal student loan repayment, including upcoming deadlines, recent rule changes, and various repayment/forgiveness options. Register for August 2 <a href="https://famemaine.zoom.us/webinar/register/WN\_job-ngeAR1u7rM7Qsi5WhA">https://famemaine.zoom.us/webinar/register/WN\_job-ngeAR1u7rM7Qsi5WhA</a>

#### **SEPTEMBER 6**

# Student Loans and Your Financial Plan

Borrowing student loans is no doubt a worthy investment for your future, however, the return on that investment depends largely on the financial decisions that you make both during and after college. Join FAME's Director of Education for an informative discussion on ways to maximize your student loan investment, evaluate your opportunity costs, understand repayment options, and successfully integrate student loan repayment into your overall financial plan. Register for September 6 <a href="https://famemaine.zoom.us/webinar/register/WN\_NQIXAOkPRivoWrYisfMqcA">https://famemaine.zoom.us/webinar/register/WN\_NQIXAOkPRivoWrYisfMqcA</a>

#### OCTOBER 4

# Personal Finance Foundations Part I: Budgeting and Emergency Funds

Whether you are just getting on your feet financially, or have already started saving for retirement, it's easy to get off track without having these two fundamental tools fully employed. Join us for a look at DIY budgeting tips as well as information about building and maintaining an emergency fund. Register for October 4 <a href="https://famemaine.zoom.us/webinar/register/WN">https://famemaine.zoom.us/webinar/register/WN</a> nHgiXcluRuatuS S10W1wQ

#### **NOVEMBER 1**

# Understanding the Differences Between the Alfond Grant and NextGen 529®

Maine people have access to two unique programs created to help save and pay for education after high school, however, understanding how each program works can sometimes cause confusion. During this session, we'll provide an overview of the \$500 Alfond Grant and NextGen 529®, explain how they differ, how they can help raise post-secondary aspirations, tools for evaluation, and ways that families can maximize their savings. Register for November 1 <a href="https://famemaine.zoom.us/webinar/register/WN">https://famemaine.zoom.us/webinar/register/WN</a> ObPizLKdSyutUWZirA h5q

#### **DECEMBER 6**

# Getting the Most for Your Money Part I: Financial Aid and the Return on Investment of Higher Education

This workshop is part I of a two-part series on preparing to pay for higher education. In part I, participants will receive an overview of the financial aid process, tools for evaluating college affordability and the return on investment of higher education, and we'll bust some myths about saving for college and the impact on financial aid. We'll also include strategies that will help you feel more confident and prepared developing a plan to pay for education beyond high school. Register for December 6 <a href="https://famemaine.zoom.us/webinar/register/">https://famemaine.zoom.us/webinar/register/</a>

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#### **JANUARY 3**

# **Understanding Multiple Pathways to Education and Training**

When it comes to paying for college, students may not find out until the eleventh hour that their college of choice is out of reach financially, leaving them to make a new plan fast, or forego higher education altogether. Luckily,

MISSED ONE? CHECK OUT OUR RECORDED VIDEOS ON OUR YOUTUBE CHANNEL @FAMEMAINE.

#### 2024-2025 Financial Check-in with FAME Webinars - Continued

there are many options available, and we've got tips! In this session, we'll discuss how both traditional and non-traditional students can find alternative pathways to achieve their higher education goals. Register for January 3 https://famemaine.zoom.us/webinar/register/WN CEW--jLNT5mhHfFONHWFuw

#### **FEBRUARY 7**

# Building Family Financial Wellness with Invest in ME Reads

Did you know that FAME sends free children's books and resources to every Maine child in grades one through six, including financial wellness resources for adults and caregivers? If not, then we hope you'll join us for an overview of FAME's family financial wellness program, Invest in ME Reads. During the webinar, we'll share information about the books and resources, caregiver guides, and the tools and activities that are available at InvestinMeReads.com. Register for February 7 <a href="https://famemaine.zoom.us/webinar/register/WN">https://famemaine.zoom.us/webinar/register/WN</a> xfneA8L6T KFviTi-1p5Gq

#### MARCH 7

# Getting the Most for Your Money Part II: Evaluating Financial Aid Offers and Student Loans

This webinar is part II in a series of webinars intended to help Maine people pursue an affordable education after high school. In this webinar, we'll discuss what happens after you have applied for financial aid, including tips for comparing financial aid offers and types of aid, evaluating various student loan options, and money management strategies that you can use along the way. Register for March 7 <a href="https://famemaine.zoom.us/webinar/register/">https://famemaine.zoom.us/webinar/register/</a> WN ug1Q4CcmQ8OkY joHnmk7w

#### APRIL 4

# Personal Finance Foundations Part II: From Emergency Funds to Investing

You're on a budget and have a solid emergency fund in place. What's next? Are you ready to invest or start long-term savings for a home, education, or retirement? Perhaps you are still managing debt? Join us as we discuss intermediate steps on the road to personal financial wellness. Register for April 4 <a href="https://famemaine.zoom.us/webinar/register/WN">https://famemaine.zoom.us/webinar/register/WN</a> <a href="https://famemaine.zoom.us/webinar/register/WN">4pbrU9-YRCWV1SZX4Lcw</a> w

#### MAY 2

# **Understanding Education Savings**

Is education beyond high school in your family's future? If so, then this is the session for you! During this webinar, we will share tips for evaluating "Net Price" (what you'll actually pay) vs. "Sticker Price", and the aspirational and financial benefits of saving for college. We'll also discuss various savings options. such as Coverdell, UTMA/UGMA accounts, and Maine's Section 529 plan, NextGen 529®. Register for May 2 <a href="https://famemaine.zoom.us/webinar/register/WN\_uuHEsbeJS3a9k8kGSJ7tTg">https://famemaine.zoom.us/webinar/register/WN\_uuHEsbeJS3a9k8kGSJ7tTg</a>

# JUNE 6

## FAME Programs and Resources: Tools to Help You Succeed

During this webinar, members of FAME's education team will provide an overview of the extensive free programs, tools, resources, and counseling available to you from FAME. Whether you're a parent of a young child, a high school student, or an employer hoping to build financial wellness in the workplace, FAME has something for you! Register for June 6 https://famemaine.zoom.us/webinar/register/WN Bv--FLRQRNWEyN5Ja iUcq

#### **JULY 11**

# **Raising Financially Savvy Kids**

During this workshop, we'll share key strategies for supporting your child on a path toward lifelong financial wellness, including free resources and tools to support you on your journey. Whether your child is seven or 17, it's never too early (or too late) to begin talking with your child about money. Register for July 11 <a href="https://famemaine.zoom.us/webinar/register/WN">https://famemaine.zoom.us/webinar/register/WN</a> LDpJQIU6ROG OnQaPhLnUQ

Learn more about building your financial wellness at FAMEmaine.com/build

