

All sessions will broadcast from  
12:05 p.m. - 12:55 p.m.  
Mountain Time

For more information or to register go to [www.msuextension.org/solidfinances](http://www.msuextension.org/solidfinances),  
Or, contact Joel Schumacher, 406-994-6637, E-mail: [jschumacher@montana.edu](mailto:jschumacher@montana.edu)

Date	Topic	Presenter
<b>Managing Your Money</b>		
October 7	Saving Money: Spending Leaks	<b>Carrie Johnson</b> South Dakota State University Extension
October 14	Emergency Savings	<b>Luke Erickson</b> University of Idaho Extension
October 21	Home Buying	<b>Luke Erickson</b> University of Idaho Extension
October 28	Financial Records Organization: Preparing for Emergencies & Disasters	<b>Nancy Porter</b> University of Idaho Extension
<b>Retirement Planning</b>		
December 2	Retirement Planning: Top 10 Things Everyone Needs to Know	<b>Joel Schumacher</b> Montana State University Extension
December 9	Retirement Planning for Late Starters	<b>Joel Schumacher</b> Montana State University Extension
December 16	Participant Questions	<b>Joel Schumacher</b> Montana State University Extension
<b>Investor Protection &amp; Student Loans</b>		
January 20	Protecting Yourself from Predatory Lenders	<b>Karen Richel</b> University of Idaho Extension
January 27	Identity Theft	<b>Lyle Hansen</b> University of Idaho Extension
February 3	FAFSA & Applying for Federal Student Aid	<b>Carrie Johnson</b> South Dakota State University Extension
February 10	Student Loan Consolidation	<b>Carrie Johnson</b> South Dakota State University Extension
February 17	To Be Determined	To Be Determined
<b>State Specific Sessions</b>		
February 24	Smart Choice Health Care Workshop	Idaho <b>Nancy Porter &amp; Karen Richel</b> University of Idaho Extension
March 2	Purchasing a Cellphone Plan (in Spanish)	Idaho <b>Surine Greenway &amp; Marsha Lockard</b> University of Idaho Extension
March 23	Finding State Assistance for Lower Income South Dakota Individuals/Families	South Dakota <b>Carrie Johnson</b> South Dakota State University Extension
March 30	What You Need to Know about Transferring your South Dakota Family Farm	South Dakota <b>Jack Davis</b> South Dakota State University Extension
April 6	Top 10 Estate Planning Options for Montanans	Montana <b>Marsha Goetting</b> Montana State University Extension
April 13	What Are Your Rights Over Your Remains in Montana	Montana <b>Marsha Goetting</b> Montana State University Extension