

The goal of Our Financial Conference is to provide relevant, up-to-date financial information that provides resources and tools that you can begin using today. There is a topic and something for everyone.

And not to worry, we will be recording all of these presentations. If you see multiples that you would like to attend, you will have the chance later. For now, pick one from each Breakout Session that you plan to attend on October 1<sup>st</sup>.

### **Breakout Session One**

Select One:

**Make Education an Affordable Reality Session**

This session will provide an overview of Idaho's IDEal 529 College Savings program. Learn more about the tax benefits that are available for contributions to any IDEal 529 account and the overall flexibility of using the plan for any accredited program nationwide. This information will leave you equipped with college savings plan information that is imperative to helping your family make higher education an affordable reality.

- Nick Thiros, Ideal – Idaho College Savings Program

**Simplifying Your Income Taxes Session**

Take the stress out of preparing your income taxes! Learn ways to simplify your financial life, improve your tax preparation with bite-sized tasks, and decrease your tax liability. Tax season doesn't need to be overwhelming in 2022!

- Megan Neilson, Palouse Tax Service

**What the Heck is Happening with the Housing Market? Panel**

What the heck is happening with the housing market? This is a question on everyone's mind. When will it slow down? What are my options if I want to buy a house? What "secrets" do you have for me that will help me land the house of my dreams? Should I sell now or wait? Our six local panel members are here to answer all of your questions and more.

- Speakers:
  - Dave Clark, Columbia Bank
  - Misty Curry, Latah Realty
  - Tim Kinkeade, First Home Bank
  - Nils Peterson, Moscow Affordable Housing Trust
  - Jennifer Wallace, Palouse Habitat for Humanity
  - Marlys Wilson, Latah Credit Union

### **Breakout Session Two**

Select One:

**Money Magic Archetypes and Clearing Money Clutter Session**

Discover how you can easily attract new clients, new job opportunities, better career choices and gain a personal transformation by learning what your Money Magic Archetype is. The Archetypes represent a pattern of power within you that has stories, beliefs, motivations, fears, courage and perspectives. I will help you discover your unique Money Magic Archetype and the special significance these have for you in your life and business/career. Bonus: Clearing Money Clutter, 6 quick and easy action steps of clearing money clutter.

- Fran McCully, McCully Consulting Group

**Setting Your Credit Score on Cruise Control Session**

At Idaho Central Credit Union, we know that the road to financial success often comes with some detours. Having a good credit score is like having insurance, something to fall back on during difficult times. In this course, we will discuss how to build (or re-build) your credit with various products, services, and resources necessary for getting you back in the driver's seat!

- Laura Smith, Idaho Central Credit Union

**Getting Ready for Retirement (Before and During Retirement) Panel**

Do you know if you are truly ready for retirement? What steps do you take? Who do you need to call first? Are you worried you may outlive your financial resources? Whether it is next year or 20 years from now, our panel members will answer your questions on how to make sure all of your retirement plans become a reality.

- Speakers:
  - Noreen Brisson, Idaho Department of Insurance, SHIBA
  - Kirk Larson, Social Security Administration
  - Rusty Schatz, D.A. Davidson
  - Justin Swift, Northwestern Mutual, Trail and Swift Financial

**Breakout Session Three**

Select One:

**Financial Apps: The Good, the Bad and the Ugly Session**

There are so many apps out there but how do you tell if they are safe or not? In this interactive session, University of Idaho Extension Specialist, Dr. Luke Erickson will discuss the benefits, drawbacks and how to navigate the useful financial apps.

- Luke Erickson, University of Idaho Extension

**Community – Powered (Financial Empowerment – Realizing Your Dreams) Session**

Community – Powered speaks to the power of community and the resources within literal and virtual communities when preventing and overcoming a challenging financial situation. As a young single mother, Tatiana shares what tools in her community she has used to become more financially-literate and how to relay this literacy to other marginalized communities in Idaho.

- Tatiana Morales, Idaho Women's Business Center

**Enjoying the Fruits of Your Labor (Post Retirement and Estate Planning) Panel**

After retirement, there are still a lot of financial questions that need to be answered. How do I plan for my future? How do I make sure that I am taken care of in my golden years? How do I protect my assets and make sure that they are passed down to my loved ones when I no longer need them? What resources are available to help me when I need them? These are all important questions and all too often, we simply don't know who to ask. The following panel members will provide all of the information you need to make sure that you are on the right track.

- Speakers:
  - Nancy Ax, Idaho Department of Finance
  - Rhonda Comstock, AARP
  - Ellis Eifert, Eifert Law Firm
  - Kristin Schmidt, Community Action Partnership, Area Agency on Aging & Community Resources
  - Justin Swift, Northwestern Mutual, Trail and Swift Financial