

# PERSONAL FINANCE

## Basic Algebra

For students who have had no instruction in algebra or need a review. Topics include order of operations, signed numbers, exponents and rational expressions, linear, quadratic, and rational equations. Great reviews on this one! Book required.

CEM-559-01	OTC Campus	Wednesday	9/23 - 10/28	6 - 9 pm	Williams	\$99
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## Budgeting: a Step Toward Financial Success

Do you know how much you spent last year? Through exercises and step-by-step budgeting forms, learn how not to let money control you. Bring a calculator, monthly expenses/income, variable expenses and debt payments and we'll get you on the right path!

CEPF-203-01	OTC Campus	6 - 9 pm		\$39
Monday	9/28	Johnston	WORKBOOK	\$7

## Debt Reduction

Having no debts can be a reality for you in just a few short years-including your mortgage! Bring a list of your current debts with balances and monthly payments (for your eyes only). You will develop a debt elimination plan to implement immediately. Bring a pocket calculator.

CEPF-599-01	OTC Campus	6 - 9 pm		\$39
Tuesday	9/29	Johnston	WORKBOOK \$5	BOOK \$39

**We have four easy ways to register! Call us at 447-8888 during regular business hours; mail the registration form at the back of this catalog to us at OTC, 1001 E Chestnut Expressway, Springfield MO 65802; fax the form to us at 447-8893; or register online at [www.otc.edu/continuinged](http://www.otc.edu/continuinged).**

## Debt Reduction Using Your Computer

This class will use a computer software program to help you take control of your finances and live a debt-free, financially-stress free lifestyle! Bring a list of your debts, current monthly payments (for your eyes only!) and during the class you will develop your own debt elimination program! Optional software available at class.

CEPF-622-01	OTC Campus	6 - 9:30 pm		\$59
Wednesday	9/30	Johnston	WORKBOOK	\$5

## Smart Women Finish Rich

This is Ladies Night for financial planning. Don't let the bad economy keep you from knowing what you need to do to protect your investments or your savings plans. Learn seven steps to help you achieve financial security and fund your dreams.

CEPF-617-01	OTC Campus	5:30-7:30 pm		\$25
Thursday	9/17	Theiman	SNACKS SERVED	

## Smart Couples Finish Rich

Couples - don't miss this great opportunity to attend a workshop together that will enlighten you on how to create financial security for you and your family. Learn 9 steps to a sound financial future including the myths and facts about couples and money. One price -two people, BUT WE DO NEED BOTH NAMES.

CEPF-618-01	OTC Campus	5:30-7:30 pm		\$35
Thursday	10/15	Theiman	SNACKS SERVED	

# COMING IN SPRING 2010!

A new program just for seniors and retirees! Join us as we begin a new program developed just for individuals ages 60 and older who want to continue their learning adventures! We would love to hear from you!

### Some of the programs we'd like your input on include:

- Travel & Learn opportunities  
*What destinations have you dreamed of traveling to once you retire?*
- Lunch & Learn opportunities  
*Are you interested in a great meal and riveting speakers?  
What topics would you most like to hear about?*
- Interests and Hobbies  
*What skills would you like to acquire in your free time?*
- *Would you be interested in serving on an advisory committee to help guide this new program?*

**Send your ideas to us at: [pattersd@otc.edu](mailto:pattersd@otc.edu)**