

## Small Business

### **Small Business Idea Factory:** 10:30 AM – 12:00 Noon (Senior Lounge, Lower Level)

Have a good idea for a small business? Get together with other people with good ideas and the Director of the Small Business Resource Center and see how you can turn those ideas into reality.

### **What Business Structure is Right for Your New Business:** 1:00 PM – 2:30 PM (Senior Lounge, Lower Level)

Sole Partnership, LLC, Joint Venture... the way you set up your business structure is very important. Each type of business structure has its own benefits and financial liabilities. Get help in determining which one is right for you.

### **Small Business Owner Panel:** 10:30 AM – 12:00 Noon (Room 6, Lower Level)

Is it time to take the next step with your part-time or one person small business? A panel of small business owners affiliated with the Emerging Technology Center will share their experiences with starting and growing their companies. Learn what they did right, what mistakes they made and what advice they share with other new small business owners.

### **Working with Small Business Lenders:** 1:00 PM – 2:30 PM (Room 10, Lower Level)

In order to manage a small business day to day and to ensure its growth you need to work with a small business lender. A panel of small business lenders from area credit unions and banks will talk about what information they look for from a small business and how they can help your company grow.

## Managing Your Money

### **Learn to Save so You Can Become an Investor:** 10:30 AM – 12:00 Noon (Room 4, Lower Level)

Have you tried to build up your savings and feel that it's impossible? This workshop will highlight small ways that you can find money and build up your savings. Then once you have some savings, you will want to learn the basics of safe investing for the long run. If you start early and stick to your goals, anyone can become a millionaire.

### **Talking to Teens about Money:** 1:00 PM – 2:30 PM (Room 4, Lower Level)

This workshop will give parents/guardians the tools to talk to teens about money. Parents/guardians play a key role in shaping kids' values and attitudes about money management. Workshop will include how parents/guardians can help teens with goal-setting, developing a spending plan, saving and other important things that can make a difference.

### **Getting Out of Debt:** 10:30 AM – 12:00 Noon and 1:00 PM – 2:30 PM (Room 22, Lower Level)

Do you want to pay off your credit cards and other bills, and either you don't know how or you just feel overwhelmed? Come to the **Getting Out of Debt** workshop to learn simple ways to start paying down your debt. At the workshop, you will also learn ways to create extra cash to help you pay things off faster! YES YOU CAN get out of debt!

## **Buying and Owning a Home**

**How to Buy a Home:** 10:30 AM – 12:00 Noon (Room 10, Lower Level)

For most people, buying a home is the biggest investment they ever make so it's best to be educated about the process before you make your purchase. The presenters will help you understand the different types of mortgages and what will work best for you and some of the scams that homebuyers have faced. The benefit of working with a housing counselor and special programs in Baltimore City that provide low cost loans and grants to make homebuying easier.

**Maintaining and Improving your Home:** 1:00 PM – 2:30 PM (Room 6, Lower Level)

Your home is your biggest investment. Keeping it in good repair and making improvements will make it more enjoyable for you to live there and easier to sell when the time comes. Hear from a panel of experts what basic repairs to expect with your home and the costs associated with regular maintenance. You will also learn about improvements that you can make to add value to your home and increase your enjoyment living there.

## **Special Workshops and Clinics**

**Financial and Retirement Planning:** (Room 201, Level Two)

Buying a house, sending children to college, a carefree retirement...life's big events go a lot smoother if you plan on how you're going to save for them. These short workshops will give you an overview of what is involved with financial and retirement planning. You will then have a chance to sit down with a financial planner and get help with your planning.

10:30 AM – Financial Planning, 11:30AM – Retirement Planning, 12:45 PM – Financial Planning, 1:45 PM Retirement Planning

**Foreclosure Prevention:** 12:45 PM and 1:45 PM (Room 203, Level Two)

Attend a workshop with a panel of experts on foreclosure law to understand your rights. There will be housing counselors on site to give a preliminary review of specific situations. Pro bono attorneys will be available to give advice to homeowners who signed up in advance.

**Foreclosure Mediation:** 10:30 AM and 11:30 AM (Room 203, Level Two)

This workshop will provide helpful information and sound advice to homeowners who are eligible for foreclosure mediation but do not qualify for pro bono or low bono legal representation at their mediation session. This is critical to homeowners obtaining a good result through mediation.