

# Financial Education Seminars

## BMO Harris Bank at Work and Group Banking Services

BMO Harris is proud to provide a financial education curriculum designed to help participants enhance their financial skills and create positive banking relationships — all free of charge.



### Banking Basics

Each seminar is focused on a specific topic that is important to participants' financial health.

Seminar Topic	Description
<b>Bank On It</b>	Provides an overview of banking services and is designed to help participants build a positive relationship with a financial institution.
<b>Check It Out</b>	Helps participants learn how to open, use and manage a checking account responsibly.
<b>Charge It Right</b>	Teaches participants about credit cards, their benefits, how to use them responsibly and what to do when a credit card is lost or stolen.
<b>Pay Yourself First</b>	Helps participants identify ways they can save money and introduces savings options that can help them reach their goals.
<b>Loan To Own</b>	Teaches participants the basics about installment loans, including car loans and home equity loans.
<b>Borrowing Basics</b>	Describes how credit works and helps participants determine if they are ready to apply for credit.
<b>Keep It Safe</b>	Educates participants on how to protect their finances and identity.
<b>Financial Recovery</b>	Describes steps participants can take to recover financially and rebuild their credit after experiencing a financial setback.
<b>Money Matters</b>	Educates participants on how to manage their money by preparing a personal spending plan and identifying ways to decrease spending and increase income.
<b>Preventing Financial Exploitation</b>	Aims to raise awareness among older adults and their caregivers on preventing elder financial exploitation and encourages advance planning and informed financial decision making.



### Credit

Seminar Topic	Description
<b>Credit Scores and Credit Reporting</b>	Helps participants to understand how scores are calculated, what information is on a credit report and how they can protect their score.
<b>Credit Cards and Other Payment Options</b>	Teaches participants about various payment options and things to consider when choosing a credit card.

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## Mortgage<sup>1</sup>

Seminar Topic	Description
<b>Steps To Homeownership</b>	Helps buyers understand the various steps of the mortgage process.
<b>Home Buyer Guide</b>	Helps first time homebuyers understand and prepare for their first home purchase.

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## BMO Harris Financial Advisors<sup>2</sup>

Our affiliates at BMO Harris Financial Advisors are happy to offer seminar topics that may help participants prepare for their long-term financial future.

Seminar Topic	Description
<b>Retirement Income Planning</b>	Provides information on how to balance income, health care costs and inflation to position oneself financially for life after work.
<b>Economic and Market Outlook</b>	Provides insights on key economic and market indicators and activities that may affect a person's overall financial strategy.
<b>Social Security</b>	Helps participants better understand the Social Security system and its place in one's retirement plan, along with the truths and myths of Social Security benefits.
<b>Long-Term Care</b>	Helps participants learn about planning for potential long-term care expenses and the options available.
<b>Medicare</b>	Helps participants better understand Medicare's role in achieving a happy and healthy retirement by breaking down options, costs and the potential impact on one's long-term financial well-being.

### Coming Soon

BMO Harris Bank updates our curriculum on a regular basis to ensure information is relevant and beneficial to participants. Contact us today at [bankatwork@bmo.com](mailto:bankatwork@bmo.com).

Visit [bmoharris.com/bankatwork](http://bmoharris.com/bankatwork) to learn more.



We're here to help.™

<sup>1</sup> The Consumer Financial Protection Bureau offers additional home buying resources. You may visit <http://www.consumerfinance.gov/owning-a-home/loan-options/> for more information.

<sup>2</sup> Securities, investment advisory services and insurance products are offered through BMO Harris Financial Advisors, Inc. Member FINRA/SIPC. SEC-registered investment adviser. BMO Harris Financial Advisors, Inc. and BMO Harris Bank N.A. are affiliated companies. Securities and insurance products offered are: **NOT FDIC INSURED—NOT BANK GUARANTEED—NOT A DEPOSIT—MAY LOSE VALUE.**

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