

# THE S.M.A.R.T.\* CONSUMER GROUP

(An Educational Organization)

presents

## AN EDUCATIONAL WORKSHOP



### Be a Smart Consumer:

Spending and Saving Smarter

A seminar for everyone!  
The workshop will include:

- ✓ Save Money and Reduce Taxes
- ✓ Rules of the Money Game
- ✓ Controlling Your Credit
- ✓ Fair Credit Reporting Act
- ✓ Debt Reduction
- ✓ Discount Plans versus Health Insurance
- ✓ Protect Yourself from Identity Theft
- ✓ Theory of Decreasing Responsibility
- ✓ Types of Life Insurance
- ✓ Time Value of Money
- ✓ Qualified Plans and ROTH IRA's
- ✓ Diversification
- ✓ Questions?

*The S.M.A.R.T.\* Consumer Group (SCG) is an educational organization, comprised of various professionals (Attorneys, MBA's, CPA's, and Financial Planners) to provide consumer education to companies, groups, associations, and organizations. Over the years hundreds of these workshops have been presented to a wide variety of audiences. Through its series of workshops and seminars, SCG introduces the keys to being a smart consumer. All education programs are available at NO CHARGE to corporate, community, and government groups for the advancement of consumer education and contain no advertisements or name any products or companies.*

*\*Save Money and Reduce Taxes*