

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

(An Educational Organization)

presents

## An Educational Workshop



## BECOME FISCALLY FIT

### Smarter ways to Reduce Debt and Increase Savings

A workshop specifically tailored to the needs of younger employees  
The workshop will include:

- ✓ How to save money on everyday expenses
- ✓ How detect, deter, and defend from identity theft
- ✓ What is the real cost of credit?
- ✓ When not to pay your highest interest debt first
- ✓ How to pay off your debts in as little as ½ the normal time
- ✓ Saving for college (What is a 529 plan?)
- ✓ Where to look for college scholarship money
- ✓ How long will it take your savings to double?
- ✓ What would it take for you to become a millionaire?
- ✓ Comparing traditional retirement plans & Roth IRA's
- ✓ What's the difference between tax-deductible & tax-free?
- ✓ How to buy high, sell *lower* & still make a profit
- ✓ Tactics to reduce and eliminate taxes

*The S.M.A.R.T.\* Consumer Group (SCG) is an educational organization, comprised of various professionals (Attorneys, Real Estate, Mortgage 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 contain no advertisements or name any products or companies.*

*\*Save Money and Reduce Taxes*