

ST. LOUIS METRO

Over 75 FREE online classes and events!

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# AREYOU MONEY SMART?

Welcome Letter from our Money Smart Month Chairs

Dear Colleagues and Friends,

The last year was like no other—the pandemic challenged individuals and families across our country in ways that we never would have expected with job layoffs and business closures, high unemployment, personal loss of loved ones, and for many, new family dynamics at home including helping children with online school.

Money Smart Month, now in its 9<sup>th</sup> year of hosting free personal finance programs during the month of April, takes on new meaning and importance as the pandemic has raised awareness of the need for personal finance education and equitable opportunities for financial health to build wealth and economic prosperity.

This year our partners which include financial institutions, not-for-profits, schools, libraries, and others are uniting again to put on a month of free online financial education programs for the whole family. We are hosting over 75 free classes, seminars, and kids' activities covering topics such as money management, budgeting and saving, building credit scores, managing debt, protecting yourself from identity theft, planning for retirement, estate planning and much more. All programs will be virtual or held virtually except for two shred events which will give people the opportunity to safely dispose of confidential documents free of charge.

There are a few special events we would like to highlight.

- Money Smart Kids Essay and Scholarship Contest for 6th to 8th grade students (Metro STL - IL and MO)
- Meet the Author Mikey Wren, Money Smart Kids Business Workshops, on April 10<sup>th</sup>, April 11<sup>th</sup> and April 24<sup>th</sup>
- Meet the Author Larry Swedroe, A Successful and Secure Retirement: April 13<sup>th</sup>
- Meet the Author Ron Leiber, The Price You Pay for College: April 26<sup>th</sup>
- **Two "Shred" events** on April 10<sup>th</sup> and April 17<sup>th</sup>

A special thank you goes out to all the sponsors, without whose financial support the events would not be possible. We would like to thank all the volunteers who have contributed many hours to organize all of these **FREE** classes and **FUN** events.

For information about this year's classes, and much, much more, visit www.MoneySmartSTL.org.

Sincerely,

Money Smart Month Planning Committee Co-Chairs

Jacqueline Buck Horton, Sterling Bank Niccole Clements, PNC





### **MISSION**

## Promoting equitable opportunities for financial health to build wealth and economic prosperity

We are deeply honored to serve as co-chairs of the St Louis Regional Financial Empowerment Coalition (SLRFEC). This past year we have successfully merged two amazing groups, the St. Louis Regional Unbanked Taskforce and the St. Louis Financial Education Collaborative. The Coalition is composed of banks, non-profit organizations, City and County government representatives, regulators and individuals. For more than 10 years we have worked collaboratively to create equitable access to financial products and services that leads to economic empowerment for families in this region.

Money Smart Month is our signature event, that brings a full month of financial education on many topics to reach all levels. We sincerely hope that you will find workshops and information that helps you along the path to achieving your financial goals.

Georgie Donahue, CAASTLC

Latonya Jackson, Bank of America

#### **Calendar of Events**

#### BUDGETING AND SAVING

MONDAY, APRIL 5, 2021 3:00 P.M. - 4:00 P.M.

#### **MONEY MONDAYS - MAKING ENDS MEET**

RSVP: www.lsem.org/events-overview **Organization and Additional Sponsors:** 

Peoples Community Action Corporation, Legal Services of Eastern MO Attorneys

MONDAY, APRIL 5, 2021 6:30 P.M. - 7:30 P.M.

#### TAKE BABY STEPS TOWARDS **BECOMING DEBT FREE**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, Dave Ramsey, **Total Money Makeover** 

THURSDAY, APRIL 8, 2021 7:00 P.M. - 8:00 P.M.

#### **FINANCIAL STRATEGIES FOR PEOPLE WITH DISABILITIES**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, Skills Center for those with disabilities

WEDNESDAY, APRIL 14, 2021 1:00 P.M. – 2:00 P.M.

#### **BUDGETING FOR COLLEGE**

RSVP: https://stltreasurer.zoom.us/i/9518001 7564?pwd=RWtjYUNnbCtkK1NvWkMycHg0Y

**Organization and Additional Sponsors:** 

The Office of Financial Empowerment, **Operation HOPE** 

THURSDAY, APRIL 15, 2021 7:00 P.M. – 8:00 P.M.

#### IT PAYS TO BE ENERGY WISE

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, MOGreenFuture and ShowMeSustainable

WEDNESDAY, APRIL 21, 2021 10:00 A.M. – 1:00 P.M.

#### **BANKING FOR RETURNING CITIZENS**

RSVP: jingram@caastlc.org Organization and Additional Sponsors:

Community Action Agency of St. Louis County, Inc.

THURSDAY, APRIL 22, 2021 10:00 A.M. - 11:00 A.M.

#### **BUDGETING**

RSVP: https://prosperityconnection.org/classregistration/

Organization and Additional Sponsors:

Prosperity Connection

THURSDAY, APRIL 22, 2021 6:30 P.M. - 7:00 P.M.

#### **ESTATE PLANNING 101: TIPS TO AVOID PROBATE**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors: St. Charles City-County Library, Certified Elder Law Attorney, Fernandez Elder Law

THURSDAY, APRIL 22, 2021 7:30 P.M. - 9:30 P.M.

#### **BUDGETING AND MONEY MANAGEMENT**

RSVP: bit.ly/BFLhomeowner Organization and Additional Sponsors: Better Family Life, Inc.

MONDAY, APRIL 26, 2021 3:00 P.M. – 4:00 P.M.

#### **MONEY MONDAYS - FINANCING** YOUR PROJECT

RSVP: www.lsem.org/events-overview Organization and Additional Sponsors:

Peoples Community Action Corporation, Legal Services of Eastern MO Attorneys

TUESDAY, APRIL 27, 2021 12:00 P.M. - 1:00 P.M.

#### **BUDGETING FOR WHAT MATTERS** MOST

RSVP: kristy.daniels-jackson@thrivent.com Organization and Additional Sponsors: Thrivent

TUESDAY, APRIL 27, 2021 2:00 P.M. – 3:00 P.M.

#### IS ALL THAT STUFF WORTH IT?

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, MOGreenFuture and ShowMeSustainable

#### **CREDIT AND DEBT**

TUESDAY, APRIL 6, 2021 10:00 A.M. - 11:00 A.M.

#### **DEBT COLLECTION BASICS**

RSVP: https://prosperityconnection.org/classregistration/

Organization and Additional Sponsors:

**Prosperity Connection** 

TUESDAY, APRIL 6, 2021 6:30 P.M. - 8:00 P.M.

#### **CREDIT REPORT AND SCORES**

RSVP: ljoycemackey@frccstl.org Organization and Additional Sponsors:

Family Resources and Community Connections Incorporated, Bank on Save Up St. Louis - St.

Louis Regional Financial Coalition

WEDNESDAY, APRIL 7, 2021 12:30 P.M. – 1:30 P.M.

#### **HOME EQUITY LINE OF CREDIT**

RSVP: gatesl@stltreasurer.org

Organization and Additional Sponsors:

The Office of Financial Empowerment, BMO Harris Bank

MONDAY, APRIL 12, 2021

3:00 P.M. - 4:00 P.M.

#### **MONEY MONDAYS - IT'S GONNA** COST YA!

RSVP: www.lsem.org/events-overview Organization and Additional Sponsors:

Peoples Community Action Corporation, Legal Services of Eastern MO - Consumer Division Attorneys

TUESDAY, APRIL 13, 2021 12:30 P.M. - 1:30 P.M.

#### **VIRTUAL PROGRAM: CREDIT & MONEY MANAGEMENT**

RSVP: https://www.slcl.org/content/virtualprogram-credit-money-management Organization and Additional Sponsors:

St. Louis County Library, Operation HOPE

THURSDAY, APRIL 15, 2021 1:00 P.M. - 2:00 P.M.

#### **DEBT COLLECTIONS AND LEGAL RIGHTS**

RSVP: gatesl@stltreasurer.org Organization and Additional Sponsors:

The Office of Financial Empowerment, Berger, Cohen & Brandt, LC

#### **Calendar of Events**

#### CREDIT AND DEBT

MONDAY, APRIL 19, 2021 3:00 P.M. - 4:00 P.M.

#### **MONEY MONDAYS - THE BAD DEBT DELIMMA**

RSVP: www.lsem.org/events-overview **Organization and Additional Sponsors:** 

Peoples Community Action Corporation, Legal Services of Eastern MO Attorneys

WEDNESDAY, APRIL 21, 2021 6:30 P.M. - 7:30 P.M.

#### **CREDIT & MONEY MANAGEMENT WORKSHOP - PAYING OFF DEBT**

RSVP: https://stltreasurer.zoom.us/j/9217574 0332?pwd=WWlaYnllQnZ2bEtENTVianVrd1B

Organization and Additional Sponsors:

The Office of Financial Empowerment, **Operation HOPE** 

WEDNESDAY, APRIL 21, 2021 7:00 P.M. – 8:30 P.M.

#### **MONEY SMART MOMS WORKSHOP (CREDIT AND DEBIT)**

RSVP: mikeyknowsbiz@gmail.com Organization and Additional Sponsors: Mikey Knows Biz

TUESDAY, APRIL 27, 2021 12:30 P.M. - 1:30 P.M.

#### **PUBLIC SERVICE LOAN FORGIVENESS**

RSVP: https://register.gotowebinar.com/ register/8164039176327726095

Organization and Additional Sponsors:

The Office of Financial Empowerment, The Institute for Financial Education

TUESDAY, APRIL 27, 2021 6:00 P.M. - 8:00 P.M.

#### **DEBT MANAGEMENT - STUDENT LOANS AND HOUSEHOLD BILLS**

RSVP: ljoycemackey@frccstl.org **Organization and Additional Sponsors:** 

Family Resources and Community Connections Incorporated, Bank on Save Up St. Louis - St. Louis Regional Financial Coalition

#### **HOMEOWNERSHIP**

THURSDAY, APRIL 1, 2021

6:00 P.M. - 8:00 P.M.

#### PREPARING FOR HOME **OWNERSHIP - BUDGETING**

RSVP: 314-502-9710

**Organization and Additional Sponsors:** 

Park Place Housing & Economic Development

THURSDAY, APRIL 8, 2021

6:00 P.M. - 8:00 P.M.

#### PREPARING FOR HOME **OWNERSHIP - SAVING FOR YOUR NEW HOME**

RSVP: 314-502-9710

**Organization and Additional Sponsors:** 

Park Place Housing & Economic Development

FRIDAY, APRIL 9, 2021 6:00 P.M. - 8:00 P.M.

#### **MONEY SMART & FINANCIAL EMPOWERMENT**

RSVP: Allieze Curry, acurry@akaomicronetaomega.org, 314-852-3270 Organization and Additional Sponsors:

Alpha Kappa Alpha Sorority, Incorporated-**Omicron Eta Omega Chapter** 

FRIDAY, APRIL 9, 2021 6:00 P.M. - 7:30 P.M.

#### **HOME BUYING**

RSVP: https://prosperityconnection.org/classregistration/

Organization and Additional Sponsors:

**Prosperity Connection** 

THURSDAY, APRIL 15, 2021 6:00 P.M. - 8:00 P.M.

**PREPARING FOR HOME OWNERSHIP - CREDIT** 

RSVP: 314-502-9710

**Organization and Additional Sponsors:** 

Park Place Housing & Economic Development

FRIDAY, APRIL 16, 2021

10:00 A.M. - 12:00 P.M.

#### **HOMEOWNERSHIP READINESS WEBINAR WITH JUSTINE PETERSEN**

RSVP: RClick@justinepetersen.org, 314-533-2411 Ext. 109

**Organization and Additional Sponsors:** 

Justine PETERSEN

SATURDAY, APRIL 17, 2021

10:00 A.M. - 12:00 P.M.

#### **PROGRAM OVERVIEW/ UNDERSTANDING CREDIT**

RSVP: bit.ly/BFLhomeowner Organization and Additional Sponsors:

Bettter Family Life, Inc.

TUESDAY, APRIL 20, 2021 4:30 P.M. - 5:30 P.M.

#### **HOMEOWNERSHIP WORKSHOP**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, Financial Advising Manager, Beyond Housing

TUESDAY, APRIL 20, 2021

6:00 P.M. - 7:30 P.M.

#### **HOME BUYING**

RSVP: https://prosperityconnection.org/classregistration/

Organization and Additional Sponsors:

**Prosperity Connection** 

TUESDAY, APRIL 20, 2021

7:30 P.M. - 9:30 P.M.

#### **LENDING BASICS**

RSVP: bit.ly/BFLhomeowner

Organization and Additional Sponsors:

Bettter Family Life, Inc.

THURSDAY, APRIL 22, 2021

6:00 P.M. - 8:00 P.M.

#### PREPARING FOR HOME **OWNERSHIP - PRE-QUALIFY**

RSVP: 314-502-9710

Organization and Additional Sponsors:

Park Place Housing & Economic Development

SATURDAY, APRIL 24, 2021

10:00 A.M. - 12:00 P.M.

#### YOUR HOMEBUYING TEAM

RSVP: bit.ly/BFLhomeowner

Organization and Additional Sponsors:

Bettter Family Life, Inc.

TUESDAY, APRIL 27, 2021

6:00 P.M. - 7:30 P.M.

#### **HOME BUYING - ST. JOSEPH HOUSING INITIATIVE**

RSVP: https://prosperityconnection.org/classregistration/

Organization and Additional Sponsors:

**Prosperity Connection** 

#### **HOMEOWNERSHIP**

TUESDAY, APRIL 27, 2021 7:30 P.M. - 9:30 P.M.

#### **GOAL SETTING**

RSVP: bit.ly/BFLhomeowner Organization and Additional Sponsors: Better Family Life, Inc.

WEDNESDAY, APRIL 28, 2021 7:00 P.M. - 8:00 P.M.

#### YOUR HOME/YOUR INVESTMENT: **SMART TIPS FOR FIRST-TIME HOME BUYERS**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors: St. Charles City-County Library, The Chad Wilson Group

THURSDAY, APRIL 29, 2021 6:00 P.M. - 8:00 P.M.

#### PREPARING FOR HOME OWNERSHIP - SHOPPING FOR **YOUR NEW HOME**

RSVP: 314-502-9710

Organization and Additional Sponsors:

Park Place Housing & Economic Development

THURSDAY, APRIL 29, 2021 7:30 P.M. – 9:30 P.M.

#### **MAINTAINING YOUR INVESTMENTS**

RSVP: bit.ly/BFLhomeowner Organization and Additional Sponsors: Bettter Family Life, Inc.

#### IDENTITY THEFT **PROTECTION**

THURSDAY, APRIL 22, 2021 12:30 P.M. – 1:30 P.M.

#### SAFEGUARDING YOUR IDENTITY

RSVP: https://pnc2.webex.com/pnc2/k2/j. php?MTID=t9e02d84d03b9d7fe8c13a4 6409da855f

Organization and Additional Sponsors:

The Office of Financial Empowerment, PNC Bank & St. Louis County Office of Community Engagement

#### KIDS AND MONEY

SATURDAY, APRIL 10, 2021 1:00 P.M. – 2:00 P.M.

#### **MEET THE AUTHOR & BUSINESS WORKSHOP: MIKEY WREN**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, St. Charles City-**County Library Foundation** 

SUNDAY, APRIL 11, 2021 5:00 P.M. - 6:00 P.M.

#### **MONEY SMART KIDS WORKSHOP**

RSVP: mikeyknowsbiz@gmail.com Organization and Additional Sponsors:

Mikey Knows Biz, Eye See Me Children's book store

**FRIDAY, APRIL 16, 2021** 9:00 A.M. - 9:30 A.M.

#### **SAVING AND SPENDING STORY TIME**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors: St. Charles City-County Library

SUNDAY, APRIL 17, 2021 1:30 P.M. - 2:15 P.M.

#### MONEY SMART KIDS WORKSHOP WITH MIKEY WREN

RSVP: https://www.magichouse.org/moneysmart/

THURSDAY, APRIL 22, 2021 9:00 A.M. - 9:30 A.M.

#### **HOMESCHOOL EXPLORERS: MONEY MATTERS**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library

SATURDAY, APRIL 24, 2021 1:00 P.M. - 2:00 P.M.

#### **MONEY SMART KIDS WORKSHOP WITH MIKEY WREN**

RSVP: https://slpl.bibliocommons.com/ events/603d49c09522fb2400ba47b6 Organization and Additional Sponsors:

St. Louis Public Library

FRIDAY, APRIL 30, 2021 7:00 P.M. - 8:30 P.M.

#### **MOM BOSS MONEY SMART PANEL** (SUPPORTING YOUNG BIZ KIDS)

RSVP: mikeyknowsbiz@gmail.com Organization and Additional Sponsors: Mikey Knows Biz

#### **PERSONAL FINANCE 101**

TUESDAY, APRIL 13, 2021 10:00 A.M. - 11:00 A.M.

#### **AUTO BUYING**

RSVP: https://prosperityconnection.org/classregistration/

Organization and Additional Sponsors:

**Prosperity Connection** 

**Estate and Elder Law** 

MONDAY, APRIL 19, 2021 6:30 P.M. - 7:30 P.M.

#### THE IMPORTANCE OF ESTATE **PLANNING**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors: St. Charles City-County Library, Tucker Allen

THURSDAY, APRIL 29, 2021 10:00 A.M. - 11:00 A.M.

#### THE UNOFFICIAL USER'S GUIDE **TO MONEY**

RSVP: https://prosperityconnection.org/classregistration/ Organization and Additional Sponsors:

**Prosperity Connection** 

THURSDAY, APRIL 29, 2021 6:30 P.M. - 7:30 P.M.

#### THE 4 BUCKET INVESTMENT PLAN

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, 360 Investment and Retirement Advisory, LLC

#### SAVING AND INVESTING

THURSDAY, APRIL 1, 2021 6:30 P.M. – 7:30 P.M.

#### **HOW STOCK MARKETS REALLY WORK**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, Buckingham WP

WEDNESDAY, APRIL 7, 2021 4:30 P.M. - 5:30 P.M.

#### **TAX-FREE INVESTING**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, Edward Jones

#### SAVING AND INVESTING

WEDNESDAY, APRIL 14, 2021 6:00 P.M. - 7:30 P.M.

#### **ALZHEIMER'S ASSOCIATION: LEGAL AND FINANCIAL ISSUES**

RSVP: https://www.mylibrary.org/ **Organization and Additional Sponsors:** 

St. Charles City-County Library, Alzheimer's **Association Greater Missouri Chapter** 

THURSDAY, APRIL 15, 2021 10:00 A.M. – 11:00 A.M.

#### **COACHES Q&A: SAVING IS** S.M.A.R.T. AND SO MUCH MORE!

RSVP: https://prosperityconnection.org/classregistration/

Organization and Additional Sponsors: **Prosperity Connection** 

THURSDAY, APRIL 15, 2021 4:00 P.M. - 5:00 P.M.

#### WHAT TO DO WHEN AN **INVESTMENT STRATEGY PERFORMS POORLY**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, Buckingham Wealth Partners

MONDAY, APRIL 26, 2021 4:00 P.M. - 5:00 P.M.

#### **INVESTMENT LESSONS FROM** 2020

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, Chief Research Officer of Buckingham Wealth Partners

#### SAVING FOR COLLEGE

TUESDAY, APRIL 6, 2021 3:00 P.M. - 4:00 P.M.

#### **GET THE MOST OUT OF YOUR 529 EDUCATION PLAN**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, www.most529.com

MONDAY, APRIL 26, 2021 7:00 P.M. - 8:00 P.M.

#### MEET THE AUTHOR: RON LEIBER. "THE PRICE YOU PAY FOR COLLEGE"

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library

#### SAVING FOR RETIREMENT

TUESDAY, APRIL 6, 2021 12:00 P.M. - 1:00 P.M.

#### **VIRTUAL PROGRAM: SOCIAL SECURITY PLANNING**

RSVP: https://www.slcl.org/content/virtualprogram-social-security-planning Organization and Additional Sponsors: Institute for Financial Education, St. Louis **County Library** 

TUESDAY, APRIL 6, 2021 6:30 P.M. - 7:30 P.M.

#### **SOCIAL SECURITY - OPTIMIZE** YOUR OPTIONS AND TAXATION

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, Jeremy North, Chief Financial Advisor of 360 Investment and Retirment Advisory, LLC

MONDAY, APRIL 12, 2021 7:00 P.M. - 8:00 P.M.

#### FINANCIAL PLANNING...WHAT?

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, Adam Grossman, Brad Stinn

TUESDAY, APRIL 13, 2021 3:00 P.M. - 4:00 P.M.

#### **PLANNING & PAYING FOR LONG TERM CARE**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, Certified Elder Law Attorney with Fernandez Elder Law, LLC

TUESDAY, APRIL 13, 2021 7:00 P.M. - 8:00 P.M.

#### **MEET THE AUTHOR: KEVIN GROGAN, "A SUCCESSFUL & SECURE RETIREMENT"**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, Buckingham WP

WEDNESDAY, APRIL 21, 2021

6:30 P.M. - 7:30 P.M.

#### PROBATE ESTATE: WHAT IS IT? **HOW CAN YOU AVOID IT?**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, Woodlawn Law Offices

TUESDAY, APRIL 27, 2021

7:00 P.M. - 8:00 P.M.

#### **HEALTHCARE AND YOUR** RETIREMENT

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, Edward Jones

WEDNESDAY, APRIL 28, 2021 3:00 P.M. - 4:00 P.M.

#### **ESTATE PLANNING, ESCAPE YOUR**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library, The Institute for **Financial Education** 

#### **SMALL BUSINESS**

THURSDAY, APRIL 1, 2021

9:00 A.M. - 10:00 A.M.

#### **LINKEDIN BASICS**

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors:

St. Charles City-County Library

FRIDAY, APRIL 2, 2021 12:00 P.M. - 1:00 P.M.

#### **CATERING & RESTAURANTS -SQUARE BIZ VIRTUAL SERIES**

RSVP: https://www.eventbrite.com/e/ catering-restaurants-square-biz-virtual-seriestickets-145506627239

Organization and Additional Sponsors:

Urban League - WBC

FRIDAY, APRIL 2, 2021

6:00 P.M. - 7:30 P.M.

#### **USING YOUR GIFTS TO EXPAND YOUR MEANS**

RSVP: 314-874-6887

Organization and Additional Sponsors:

Thornton Online Marketing LLC

#### **SMALL BUSINESS**

MONDAY, APRIL 5, 2021 9:00 A.M. - 10:00 A.M.

#### ADVANCED LINKEDIN

RSVP: https://www.mylibrary.org/ Organization and Additional Sponsors: St. Charles City-County Library

WEDNESDAY, APRIL 7, 2021 12:00 P.M. – 1:00 P.M.

#### **LUNCH WITH A BANKER: WHICH** LOAN PRODUCT IS RIGHT FOR YOU?

RSVP: https://www.eventbrite.com/e/virtuallunch-with-a-banker-which-loan-product-isright-for-you-midwest-tickets-143747886799 Organization and Additional Sponsors: Urban League - WBC

THURSDAY, APRIL 8, 2021 12:00 P.M. – 1:00 P.M.

#### **DELIVERING INSIGHTS SERIES,** WITH JUSTINE PETERSEN AND **BANK OF AMERICA**

RSVP: 314-533-2411 ext 100 Organization and Additional Sponsors: Justine PETERSEN, Bank of America

FRIDAY, APRIL 9, 2021 12:00 P.M. - 1:00 P.M.

#### **LICENSED THERAPISTS- SQUARE BIZ VIRTUAL SERIES**

RSVP: https://www.eventbrite.com/e/ licensed-therapists-square-biz-virtual-seriestickets-145512398501 Organization and Additional Sponsors: Urban League - WBC

FRIDAY, APRIL 16, 2021 12:00 P.M. - 1:00 P.M.

#### **RETAIL - SQUARE BIZ VIRTUAL SERIES**

RSVP: https://www.eventbrite.com/e/retailsquare-biz-virtual-series-tickets-145570267589 Organization and Additional Sponsors: Urban League - WBC

WEDNESDAY, APRIL 21, 2021 10:00 A.M. - 11:00 A.M.

#### **REIMAGINING YOUR BUSINESS DURING THE PANDEMIC VIRTUAL WORKSHOP**

RSVP: https://www.eventbrite.com/e/reimaginingyour-business-during-the-pandemic-virtualworkshop-tickets-142588234247 Organization and Additional Sponsors: Urban League - WBC

WEDNESDAY, APRIL 21, 2021 12:00 P.M. - 1:00 P.M.

#### **VIRTUAL LUNCH WITH A BANKER:** THE LOAN PROCESS FROM **BEGINNING TO END - CIBC**

RSVP: https://www.eventbrite.com/e/virtuallunch-with-a-banker-the-loan-process-frombeginning-to-end-cibc-tickets-145341567541 Organization and Additional Sponsors:

Urban League - WBC

WEDNESDAY, APRIL 21, 2021 12:00 P.M. - 1:00 P.M.

#### **VIRTUAL LUNCH WITH A BANKER:** TREASURY/CASH MANAGEMENT **SERVICES**

RSVP: https://www.eventbrite.com/e/virtuallunch-with-a-banker-treasurvcash-managementservices-us-bank-tickets-145340763135 **Organization and Additional Sponsors:** Urban League - WBC

WEDNESDAY, APRIL 21, 2021 5:30 P.M. - 7:00 P.M.

#### **STARTUP LEAGUE BUSINESS STRATEGY LAB**

RSVP: https://brandofstl.eventbrite.com/ Organization and Additional Sponsors: BRAND of St. Louis

FRIDAY, APRIL 23, 2021 12:00 P.M. – 1:00 P.M.

#### **HOME HEALTHCARE-SQUARE BIZ**

RSVP: https://www.eventbrite.com/e/home-healthcaresquare-biz-virtual-series-tickets-145591318553 **Organization and Additional Sponsors:** Urban League - WBC

WEDNESDAY, APRIL 28, 2021 12:00 P.M. - 1:00 P.M.

#### **VIRTUAL LUNCH WITH A BANKER: 5 C'S OF CREDIT**

RSVP: https://www.eventbrite.com/e/virtual-lunchwith-a-banker-5cs-of-credit-cibc-tickets-145343294707 Organization and Additional Sponsors: Urban League - WBC

FRIDAY, APRIL 30, 2021

#### 12:00 P.M. - 1:00 P.M. **NETWORKING & MARKETING -SQUARE BIZ VIRTUAL SERIES**

RSVP: https://www.eventbrite.com/e/ networking-marketing-square-biz-virtual-seriestickets-145592714729

Organization and Additional Sponsors:

**URBAN LEAGUE - WBC** 

#### SPECIAL EVENTS/FAIRS

WEDNESDAY, APRIL 7, 2021 10:00 A.M. - 11:00 A.M.

#### **CONVERSATION WITH FEDERAL RESERVE BANK OF ST. LOUIS** PRESIDENT AND CEO JAMES BULLARD

Organization and Additional Sponsors: Sterling Bank, St. Louis Regional Financial **Empowerment Coalition** 

SATURDAY, APRIL 10, 2021 9:00 A.M. - 11:00 A.M.

#### FCB BANKS SHRED DAY - COLUMBIA, IL

RSVP: FCB Banks Facebook Page Organization and Additional Sponsors: FCB Banks

SATURDAY, APRIL 17, 2021 9:00 A.M. - 12:00 P.M.

#### **VANTAGE CREDIT UNION SHRED DAY**

Organization and Additional Sponsors: Vantage Credit Union

#### **TEENS AND MONEY**

THURSDAY, APRIL 15, 2021 5:00 P.M. - 6:00 P.M.

#### FINANCIAL LITERACY FOR TEENS & TWEENS: LEARNING TO EARN!

RSVP: https://slpl.bibliocommons.com/ events/60340a26ee3f0d4500e28c3d Organization and Additional Sponsors: St. Louis Public Library

THURSDAY, APRIL 22, 2021 4:00 P.M. - 5:00 P.M.

#### FINANCIAL JEOPARDY FOR TEENS

RSVP: https://slpl.bibliocommons.com/ events/603533810fb0aa3a0026ba5d Organization and Additional Sponsors: St. Louis Public Library

#### **Money Smart Kids Essay Contest Scholarships!**

# Are you a Money Smart Kid?

As part of Money Smart Month, the St. Louis Regional Financial Empowerment Coalition is hosting an essay contest for middle school youth in grades 6-8. Three winners will be selected from all qualifying entries received by April 16, 2021.

### The 2021 Money Smart Month Essay Question is:

What have been the financial implications of the COVID-19 pandemic in your community? How could we better prepare for these types of financial hardships in the future?

Prizes for the 2021 Money Smart Kid:

First prize \$2,000 Second prize \$1,000 Third prize \$500

DOWNLOAD APPLICATION

### **2020 WINNERS**

Three winners were selected by a panel of volunteer judges to receive scholarships of \$2,000, \$1,000, and \$500. Though we were not able to present the awards in person this year, we are happy to congratulate them here!





FIRST PLACE WINNER

Anthony Holmes

Florissant, MO



SECOND PLACE WINNER

Sophia Lundry

Chesterfield, MO



THIRD PLACE WINNER

Blake Schaper

Alton, MO

### 2021 CONTACTLESS BANKS SHRED DAYS



#### **YOU CAN SHRED:**

- ALL PAPER
- FILE FOLDERS
- NOTE PADS
- ENVELOPES

NO NEED TO REMOVE STAPLES, PAPERCLIPS, FASTENERS AND RUBBER BANDS

### FOLLOW THESE CONTACTLESS SHREDDING GUIDELINES

- REMAIN IN YOUR CAR
- FACE COVERING REQUIRED
- OPEN YOUR TRUNK
- SOCIAL DISTANCING REQUIRED

SECURE ON-SITE SHREDDING BY:



#### Safe & Secure Shredding On These Dates

APRIL 10 • 9am - 11am Columbia Location 700 Columbia Centre 618-281-7101

MAY 15 • 9am - 11am

Edwardsville Location
6659 Center Grove Road
618-656-9090

JUNE 12 • 9am - 11am New Baden Location 14-22 E. Hanover 618-588-3511

JULY 10 • 9am - 11am
Collinsville Location
717 Vandalia (Old Shop 'n Save)
618-346-9000

AUGUST 14 • 9am - 11am
South County Location (MO)
12000 Tesson Ferry Road
314-842-9091

Florissant Location (MO) 14040 New Halls Ferry Road 314-733-9096

OCTOBER 9 • 9am - 11am Swansea Location 2610 N. Illinois Street 618-239-9000



Shred your sensitive documents for free!

### Recycle Your Bicycle

Any bike, any condition accepted.

Saturday, April 17, 2021

9:00 am - 12:00 pm

Hollywood Casino Amphitheatre Parking Lot 14141 Riverport Dr. Maryland Heights, MO 63043

**LEARN MORE** 

Did quarantine give you the chance to finally go through all that old paperwork cluttering your office? Or maybe it's a task on your spring-cleaning list? Whatever you do, don't shove those boxes back in the closet—shred and recycle!\*

Vantage and the St. Louis Regional Financial Empowerment Coalition will be hosting free, professional shredding services to help you stay secure and organized. Toss away the worry of identity theft and clutter!

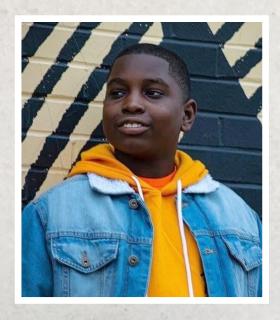
In addition to document shredding services, St. Louis BWorks will be on hand to accept used bicycles. This organization encourages students to develop useful life skills, such as teamwork, character building, and responsibility through various educational programs.

Vantage staff will be practicing recommended guidelines for social distancing, including the use of masks and gloves.



\* Limit 5 boxes/bags of paper per vehicle, please. No 3-ring binders or large paper clamps. Event will occur rain or shine.





# Money Smart Kids William Smart Kids

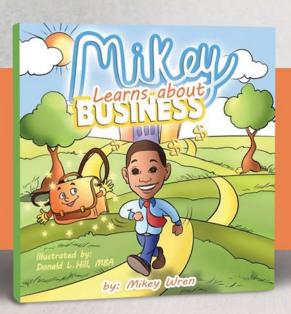
Hosted by best-selling child author Mikey Wren

Award-winning youth entrepreneur Mikey and his team will show kids how to start a business in five steps!

This fun-filled workshop will include: budgeting, marketing, identifying startup costs, selecting your target market and more!

#### Register online at www. magichouse.org/MoneySmart

Registration \$5.00 per person (includes all-day admission to The Magic House, MADE for Kids for the participant and accompanying adult.



Receive free signed copy of the best selling children's book "Mikey Learns About Business"

(reservations required to receive free book)

Saturday, April 17

**1:30 pm - 2:15pm** 5127 Delmar Blvd., St. Louis, MO 63108





#### Thank You to Our 2021

# MONEY SMART SPONSORS

FINANCIAL PROSPERITY



#### FINANCIAL FREEDOM





#### FINANCIAL CAPABILITY









#### FINANCIAL ADVISOR





#### **CARROLLTON BANK**











#### FINANCIAL EDUCATOR











#### **IN-KIND SUPPORTERS**

Community Action Agency of St. Louis County
Justine Peterson
Office of Financial Empowerment
People's Community Action Agency
St. Charles City - County Library
St. Francis Community Services
St. Louis County Library
St. Louis Public Library
United Way of Greater St. Louis
Urban League of Metropolitan St. Louis





