

FINANCIAL & LEGAL ISSUES

TAKE YOUR INTELLECTUAL PROPERTY TO THE BANK!

See description on p. 26.

LANDLORD/TENANT RIGHTS AND RESPONSIBILITIES

New and seasoned property owners with rental properties benefit from updated information on landlord and tenant's rights and responsibilities.

*1 Sat., Oct. 1 & 8, 10:00 am-12:30 pm, TEC-130, \$30. V Acquah. **WJ-D146***

LANDLORD BASICS: MANAGING CONFLICT DURING TENANCY

Learn basic problem solving and communication techniques to create a productive landlord/tenant relationship.

*1 Sat., Nov. 5, 10:00 am-12:30 pm, SCI-102, \$30. V Acquah. **WJ-D554***

CONSUMER FINANCE

BUYING & SELLING REAL ESTATE

Buy or sell your home, foreclosure property, land, condo, or vacation home. Learn negotiating techniques, working with and without realtors, obtaining financing, buying for no money down, renting with options, and screening buyers or renters.

*1 Tues., Sept. 13, 8:00-10:00 pm, ADM-207, \$50 (+ \$18 materials fee, payable to instructor). R A Nathan. **WJ-D908***

INTRO TO INCOME PRODUCING REAL ESTATE

Learn how to identify, inspect, evaluate, purchase and manage income producing real estate. Whether your interest is foreclosure, multi-family, commercial buildings or a vacation house, you can benefit from this course.

*1 Wed., Oct. 5, 7:00-9:30 pm, ADM-207, \$40 (+ optional \$10 materials fee, payable to instructor). D Geddes. **WJ-D428***

WHEELING AND DEALING – CAR BUYING WISELY

Discover the inside secrets to car buying that will save you money. Topics include: buying used and new cars, negotiating, invoice and wholesale prices, leasing, salesmen tricks, hidden rebates and warranties.

*1 Tues., Sept. 13, 6:00-8:00 pm, ADM-207, \$30 (+ \$15 materials fee, payable to instructor). B Nathan. **WJ-D552***

to register call 914-606-6830

- The Monday Finance Series -

These workshops are presented in partnership with the NYS Banking Department as a community service. These workshops are FREE but registration is required. All workshops are held on Mondays in CLA-100.

NEW UNDERSTANDING YOUR CREDIT

Do you fully understand what credit is and how it can affect your financial stability? Please come to this informative session and understand all aspects of credit and how to protect yourself from bad debt! **Sept. 19.**

Sec. A: 2:00-4:00 pm. **VA-C723**

Sec. B: 6:30-8:30 pm. **WJ-D618**

NEW IDENTITY THEFT, SCAMS, SCHEMES AND FRAUDS, PHISHING, SPYWARE

Learn to see the warning signs and protect yourself from the many scams that can ruin your credit. **Sept. 26.**

Sec. A: 2:00-4:00 pm. **VA-C722**

Sec. B: 6:30-8:30 pm. **XA-P508**

NEW CARDS, CARDS, CARDS

In a world of plastic money, it is important to know all your credit card options, scams, and how credit cards work. Learn how to make credit cards work for you. **Oct. 17.**

Sec. A: 2:00-4:00 pm. **VA-C715**

Sec. B: 6:30-8:30 pm. **WJ-D210**

NEW SHOPPING FOR A MORTGAGE

Get the best advice about all your mortgage options. Understand all the ramifications of mortgages before you purchase your home! **Oct. 3.**

Sec. A: 2:00-4:00pm. **VA-C713**

Sec. B: 6:30-8:30 pm. **WJ-D794**

NEW REVERSE MORTGAGES

An informative session for any senior who is interested in using the equity from their home. This type of mortgage has its benefits and risks. Learn if this is the right choice for you. **Oct. 10.**

Sec. A: 2:00-4:00 pm. **VA-C710**

Sec. B: 6:30-8:30 pm. **WJ-D209**

INVESTMENT AND FINANCIAL PLANNING

MODERN INVESTMENT STRATEGIES:

INVESTING AT THE NEXT LEVEL

Learn modern investment strategies that can reduce the risk of investing in stocks, bonds, mutual funds and options. Learn how to keep stockbrokers honest and measure their performance. Discover if your broker is really just a salesperson. Understand your monthly investment statement. Avoid the common psychological pitfalls of investing.

5 Thurs., Oct. 20-Nov. 17, 7:00-9:00 pm, LIB-G36, \$125. R Trybulski. **WJ-D518**

INVESTING IN REAL ESTATE WITH LESS RISK: REAL ESTATE INVESTMENT TRUSTS

Learn how to invest in commercial real estate efficiently by using Real Estate Investments Trusts (REITS). Learn how REITS can increase the performance of your investment portfolio in both up and down markets. Discover the tax and dividend advantages of REITS.

4 Thurs., Sept. 15-Oct. 6, 7:00-9:00 pm, ADM-207, \$75. E Kovac. **WJ-D531**

- With Nationally-Syndicated Columnist Julian Block -

TAX TIPS FOR FREELANCE WRITERS, PHOTOGRAPHERS AND ARTISTS

Most freelancers needlessly overpay their taxes. There are many completely legal tactics that substantially trim their taxes year after year – but only for freelancers who know the rules and how to take advantage of them.

1 Mon., Oct. 17, 7:00-9:30 pm, ADM-207, \$30 (+ \$12 optional materials fee, payable to instructor). **WJ-D591**

DIVORCE AND TAXES

How splitting spouses negotiate their divorce agreement can significantly increase or decrease their taxes for years to come. Divorce triggers complicated rules for who gets exemptions for children, deductibility of legal fees and the tax tab for sales of homes, investments and other kinds of property. Learn the right tax-saving moves to avoid traps and take advantage of breaks.

1 Mon., Oct. 10, 7:00-9:30 pm, ADM-207, \$30 (+ \$12 optional materials fee, payable to instructor). **WJ-D563**

TAX SAVING STRATEGIES

Tax planning should be a year-round concern. Learn what to do now to get the full benefit of often-overlooked, perfectly legal strategies that can reduce your taxes for this year by many thousands of dollars, while gaining a head start on trimming the tab next year. Topics include how to time the payment of deductible expenses and the receipt of income to your best advantage.

1 Mon., Sept. 26, 7:00-9:30 pm, ADM-207, \$30 (+ \$12 optional materials fee, payable to instructor). **WJ-D120**

INVESTING I: THE FUNDAMENTALS

Learn the proper use of investment vehicles such as stocks, bonds, options, mutual funds, and insurance products. Discover how to protect yourself from misrepresentation, and identify questions to ask before investing.

4 Tues., Sept. 20-Oct. 18 (skip 10/4),
6:45-9:15 pm, TEC-130, \$90. S K Rubel.
WJ-D745

PROTECTING AND INVESTING YOUR WEALTH WISELY

Learn the secrets of buying cars, mutual funds and insurance, and screening financial planners.

1 Tue., Sept. 13, 6:00-8:00 pm, ADM-207,
\$30 (+ \$18 materials fee, payable to
instructor). R A Nathan. **WJ-D187**

INVESTING II: CREATIVE & INNOVATIVE IDEAS

Topics include: investment methods and products to make money and protect capital; tax planning in an investment program; using assets to your best advantage. *Prerequisite: Investing 1: The Fundamentals.*

4 Tues., Nov. 1-22, 6:45-9:15 pm, ADM-207,
\$90. S K Rubel. **WJ-D697**

ESTATE PLANNING (IN YOUR 30's & 40's)

It's never too early to begin estate planning. Covers wills and testaments, executors, joint property, probate, death tax law, health care proxy and living wills and trusts.

2 Wed., Oct. 19 & 26, 7:00-9:00 pm,
ADM-207, \$40. M Richman. **WJ-D007**