



# Fall 2022 Webinars

<https://solidfinances.msuextension.org>

All sessions will broadcast from 12:05 p.m. - 12:55 p.m. Mountain Time

Date	Topic and Description
October 5	<p><b>Avoiding Financial Fraud</b></p> <p>The news is full of stories of financial fraud, scams, misleading claims and outright financial theft. How do you protect yourself from these scammers? This session will provide tips that you can use to reduce your risk of becoming a victim. It will also share information about what to do if you are a victim of financial fraud.</p>
October 12	<p><b>Using the Time Value of Money to Your Advantage</b></p> <p>Time can be your best friend when it comes to your financial future. Understanding how to make financial decisions that take advantage of time can be helpful. This session will discuss how time can impact the results of financial decisions.</p>
October 26	<p><b>Personal Finances &amp; Higher Inflation</b></p> <p>The US has been experiencing an annual inflation rate of over 5% for both 2021 and 2022. This follows nearly three decades of inflation rates rarely exceeding 3%. For many younger Americans, this might be the first time in their adult lives that they are experiencing higher inflation. This session will provide some tips on how to minimize the impact of inflation on your personal finances.</p>
November 2	<p><b>What Do I Need to Know about Bonds, CD and Fixed Income Investments?</b></p> <p>Financial news tends to focus on stocks and real estate investments but there is another group of investments that is equally important. These investments are often simply referred to as fixed income investments. These can include bonds, certificates of investment, annuities and other investments that provide regular returns or cash flow. This session will explain how these investments work and how they can be utilized to help meet your financial goals.</p>

## Presenter/Contact:

Joel Schumacher

406-994-6637

E-mail: [jschumacher@montana.edu](mailto:jschumacher@montana.edu)

