JANUARY

- **17th**  Comet Cents Introduction Seminar 1 PM - 2 PM
  Join us to hear all about the great new workshops we have lined up for the semester! This is an introductory workshop to give a brief overview of the semester and the basics of a solid, personal financial plan.

- **26th**  Budgeting and Student Loans 1 PM - 2 PM
  A functional budget is the foundation of any good financial plan. Attend this workshop to learn how to create and keep track of your budget using technology. Your student loans must be factored into your budget, and this workshop will show you the best ways to go about repaying them.

FEBRUARY

- **2nd**  Credit Reports and Scores 4 PM - 5 PM
  We will discuss all the basics of credit in this information packed workshop. If you want to learn more about how credit scores are calculated and what you need to do to succeed in a time where “Credit is King”, then this is the workshop for you!

- **6th**  Insurance 12 PM - 1 PM
  You can never be too prepared. It’s best to expect the unexpected. Attend this workshop to learn more about insurance and what types of insurance are worth having just in case!

- **23rd**  Tax Basics 4 PM - 5 PM
  Description coming soon!

- **27th**  Analyzing Your Job Offer and Benefits Package 4 PM - 5 PM
  What do all of the benefits mean in your current or future job offer? This workshop will help you understand what to look for in a job offer and determine what benefits work best for you, including your 401k.

MARCH

- **10th**  Retirement Planning 12 PM - 1 PM
  It is never too soon to start planning for retirement. If your 80-year-old self has a time machine, he/she will definitely come back in time and tell you to start saving money NOW, so they can live a more exciting life during retirement!

- **28th**  The Home Buying Process 1 PM - 2 PM
  Buying a home isn’t as easy as you may think. It is a very complicated process that will require professional help. Attend this workshop to learn how to work with your real estate agent to ensure that you get the home you want, at the price you want, with as few complications as possible.

APRIL

- **3rd**  Debt Management and Elimination 1 PM - 2 PM
  Whether you have student loan debt, credit card debt, or no debt at all, this workshop is full of good tips for handling any type of debt you may encounter throughout your life.

- **12th**  Beginners Guide to Investing 4 PM - 5 PM
  Investing is difficult. In this workshop, we will give you helpful tips to navigate these treacherous waters. You will also learn the basic concepts behind investing and the terminology that will go a long way in helping you become a savvy investor.