# **BUSINESS & FINANCE**

### FINANCIAL MANAGEMENT

Research has shown that the vast majority of millionaires are fastidious planners, budgeters, and investors. We want to show you how to develop a sound financial strategy — one that covers all the financial bases, from insurance to investing to estate conservation. We will discuss: estimating the amount of insurance you may need, the true cost of credit-card debt, components of a sound investment plan, managing taxes, calculating retirement income needs, and important estate conservation strategies.

DCB 2014-06 W 2/21

6:15-8pm KSU \$35

#### MAKING THE MOST OF SOCIAL SECURITY

About 40% of retirees apply for Social Security as soon as they become eligible at age 62. But by doing so, they may significantly and permanently reduce the benefits that they — and possibly their spouses — could receive over a lifetime. (Source: SSA, 2015.) Social Security provides not only a guaranteed income stream but also longevity protection, spousal protection, and some inflation protection. It may be the closest thing you receive to a traditional pension. There may be ways to maximize the lifetime Social Security benefits you receive.

DCB 1751-08 W 2/28

6:15-8pm **KSU** 

## **RETIREMENT INVESTMENT STRATEGIES -**WILL YOU OUTLIVE YOUR MONEY?

You have worked hard and saved diligently throughout your career. Now you deserve to relax and enjoy the fruits of your labor. Will your retirement savings sustain the lifestyle you have always dreamed of? We will help you calculate the cost of retirement, manage taxes and the effects of inflation, allocate your assets to match your investment goals, and potentially avoid common pitfalls faced by today's retirees.

DCB 2037-04 W 3/7

6:15-8pm KSU \$35

TAKE ALL THREE CLASSES LISTED AND RECEIVE A DISCOUNT! **REGISTER FOR DCB 2038-04.** 

### FINANCIAL MANAGEMENT, SOCIAL SECURITY & RETIREMENT INVESTING

DCB 2038-04 W 2/21, 2/28 & 3/7 6:15-8pm KSU \$75

Barbara Ginty is the owner of Independent Financial Services, a family business for over 20 years specializing in comprehensive financial planning with offices in Kingston and Manhattan. She holds a B.S. from the University of Scranton and the CFP® designation which was completed through NYU. She holds both security and insurance licenses including the following: series 7, 63, 65 and health, life, and disability insurance.

# **COMPUTER TRAINING**

## **NEW!** DATA ANALYSIS USING SQL & EXCEL

This class is for business owners who want to learn how to make data-driven business decisions. Using a customer-centric mode, this class will walk you through the data exploration and modeling statistical analysis, and reporting that is typically used for understanding customer buying behavior. Your will learn how to take advantage of geographic data, dates and specific time periods, data mining in SQL, and all the tools needed to create a customer signature (profile). Recommended: Computer literate. Instructor: Dr. C. Marcello.

DCM 1024-01

3/26 & 3/27

M/T

8:30am-12:30pm KSU \$179

### ADOBE PHOTOSHOP BASICS

Photoshop is a program that digitally manipulates image art. This could be a scanned image, an image from a digital camera, or one's own fantastic art creation from scratch! For those who ever wanted to know how to use all those tools in the tool bar and did not have the patience or the time to figure them out, now is the chance. Please bring a USB flash drive to class. Instructor: D. Pearlman. Prerequisite: Basic computer skills. This class is held in the Mac lab. Required text: Adobe Photoshop CS5 Digital Classroom or Adobe Photoshop CS6 Digital Classroom.

THIS COURSE IS TAUGHT IN THE MAC LAB.

DCM 1013-02 T 4/3 - 4/24 6-9 pm SRC \$149

### **INTRODUCTION TO WORDPRESS**

WordPress is a powerful program designed to create websites and blogs. The course introduces basic WordPress terminology and techniques, focusing on content creation, management, development and organization. In this hands-on course, students will earn-by- doing - how to build a website with WordPress. Class will cover: how to create and format web pages and blog posts, select and change themes, create and customize menus, administer a site, use plugins to add functionality, and a lot more! This course is designed for WordPress beginners and it is held in the MAC lab. **Instructor: D. Pearlman**. Prerequisite: proficiency in basic computer skills.

DCM 1609-06 M

4/30-5/21

6-9pm

Prerequisites are considered to be the basic skills and expected knowledge prior to taking a class. Instructors will assume a readiness for the class material and will not use class time to discuss prerequisite material.

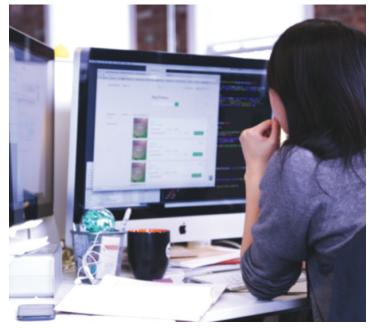
### INTRODUCTION TO EXCEL

This Excel class will include entering data into a worksheet; navigating a worksheet; creating workbooks; inserting columns, rows, and worksheets; creating formulas and functions and basic formatting techniques.

Instructor: J. Boice, MBA

DCM 1601-08 3/19 & 26 6-9pm

KSU \$59



M - MONDAY • T - TUESDAY • W - WEDNESDAY • R - THURSDAY • F - FRIDAY • S - SATURDAY • U - SUNDAY

