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**2016 Free Educational Workshops**

**Consumer Finance**

*(Approximate run time 1 hour)*

* **Challenging Errors in Your Credit Report** –This presentation defines the credit report, how information is reported, and your rights as a consumer. You will find out how, when and why you should review your credit report. A step-by-step review of how to dispute errors in your credit report will also be provided.
* **Payday Loans: Is instant cash worth the risk?** – Taking out a payday loan? Make sure you know when the money is due and understand all the fees associated with obtaining a cash advance. This presentation informs consumers of all the fees associated with taking out a payday loan and what happens when you don’t pay the loan back. When managing debt, individuals need to understand that payday loans are a short-term fix and can potentially increase your financial burden if you are not careful.
* **Scam Alert: Don’t Be A Victim. Protect Your Identity!** – Identity theft continues to top the list of complaints among consumers nationwide. According to the Federal Trade Commission, American consumers report losing billions of dollars to fraud every year. Learn how to lower your risk of becoming a victim identity theft.
* **Scam Alert: Don’t Be a Victim. Protect Your Money!** – This presentation is designed to make consumers aware of the various identity theft and financial scams that are plaguing our communities. Resource materials and tips provided.
* **Scam Alert: Don’t Get Hijacked by Technology!** – With the news of recent data breaches at Target, Home Depot, Lowes, Staples, the White House and Sony, the need to protect one’s personal information in this digital age is becoming more crucial. Whether you are using a credit/debit card when making an in-store purchase or shopping online; or using a computer or smartphone when corresponding via email or on social media, consumers need to be aware of the potential dangers of online threats and data breaches. In this presentation, you will learn how scammers are adding a new twist to old schemes by using sophisticated technology to get people to send money or give out personal information. Resource materials and tips provided.
* **Seniors and Identity Theft** ![MC900440035[1]]()**–** Learn about various scams targeting seniors nationwide. The goal of this presentation is to provide tips on how to spot a scam; how to prevent from becoming a victim of identity theft or other fraud-related crimes; and what to do if your identity has been stolen. Resource materials and tips provided.
* **Taking a Mortgage Loan: What Every Consumer Should Know**–A general presentation about the steps in the mortgage process and what consumers should watch out for to avoid financial harm.

**Insurance**

*(Approximate run time 1 hour*)

* **Affordable Care Act: What consumers need to know about shopping for health coverage** – A brief explanation of the Patient Protection and Affordable Care Act and the new role of consumers under this law, including how to shop for coverage on the Health Insurance Marketplace and what consumers need to know beyond the price of the policy.
* **Annuity 101** – Annuities are typically sold to seniors or those who are planning for their retirement. If you are planning to purchase an annuity contract, this presentation will explain the benefits of buying an annuity, how the contract works, payout options (premiums paid), interest accumulation methods, and how you get paid, i.e., life income vs. annuity certain.
* **Auto Insurance 101** – This presentation provides an understanding of Michigan’s no-fault system; the components of auto insurance and its mandatory and optional coverages; the benefits for having auto insurance, how rates are developed for group and individual policies, and how consumers can shop for the best rates.
* **Auto Insurance:** **What Teen Drivers Must Know**![MC900440035[1]]() - Obtaining a driver’s license is an exciting time for teens. Along with this excitement and freedom comes the responsibility of operating a car. Statistics show that young drivers are involved in more car accidents, and many insurance companies consider them a greater risk. As a result, automobile insurance will be one of the most expensive costs teens will face in relation to obtaining their driver’s license and earning the privilege to drive. Teens should do their homework so that they fully understand the costs associated with operating a car and ways to keep these costs as affordable as possible.
* **Health Insurance: What to Do When Things Go Wrong**![MC900440035[1]]()**–** This presentation explains what to do when your insurance does not pay an expected medical claim, what to do when you have a dispute with your insurance company; and will explain the complaint and appeal processes available to Michigan consumers through the Michigan Department of Insurance and Financial Services.
* **How to Use Your Health Coverage**![MC900440035[1]]()**–** Many consumers are newly covered by health insurance and often do not know all the ins and outs of suing their coverage. This presentation will explain these terms, offer tips for finding a doctor, explain what insurance covers, help you understand your co-pays and other out-of-pocket costs and point you in the right direction when you have a problem with your coverage.
* **Homeowners, Renters and Flood Insurance Basics**![MC900440035[1]]()**–** This presentation discusses the coverage options available under a homeowners, renters, or flood policy, including an explanation of what you policy may not cover. Information will be provided on what to do when you need to file a claim or if you are in dispute with your insurance company.
* **Life Insurance: How much do I really need?** – This presentation provides a general overview of the different types of life insurance, tips for purchasing and replacing insurance.  A brief overview of different types of annuities and ways to receive benefits is also provided.
* **Long-Term Care Insurance: Is it right for you?** – This presentation is an overview of Long-Term Care insurance and the types of services this coverage provides to seniors and individuals who have a severe chronic impairment over a long period of time.

These educational workshops are available on request and can be tailored to the specific needs of your target audience. Each of these workshops will provide your constituents with an opportunity to receive valuable information and guidance on financial and insurance matters that impact their daily lives.

For more information about any of these free educational workshops, or if you would like to schedule any of these DIFS sessions, please contact Lisa Ross, Consumer Outreach Coordinator at 517.284.8795 (direct) or 877. 999.6442 (toll-free).