



Utah CASH Expo
Tuesday, March 16, 2010
Holiday Inn – St. George
Workshop Schedules

1:30pm – 2:45pm

Analyzing your Credit Score – Presented by Al Bingham

Ballroom Sabra A

Credit scores have rapidly become a vital part of our lives. Their impact can potentially cost someone hundreds, even thousands of dollars annually with higher insurance premiums and extra interest charges.

This workshop is the first of a two-part presentation by the author of *The Credit Score Plus* and *The Road to 850* and covers understanding credit scores. This seminar helps most everyone save money by identifying methods to increase their credit scores. It is a must see presentation.

Considered by many to be the best of their kind, *The Credit Score Plus* and *The Road to 850* presentations have received praised for their exceptionally useful content from Utah State Legislators, Utah Public Employees Association, various church groups, community-interest groups, and several large companies.

Al Bingham has worked in the mortgage industry for 19 years as a senior loan officer primarily with National City Mortgage. He is a mortgage advisor to the American Legislative Exchange Council (ALEC). He consults ALEC and elected state officials on the causes from the sudden rise of white collar crime within the real estate industry. Recently, Al has teamed up with John Arterberry, Deputy Chief of the Fraud section from the Department of Justice, to work with elected representatives from throughout the country on this growing problem.

He works on the SAFE Mortgage test committee and the Utah state mortgage exam committee responsible for setting, writing and preparing licensing exams for the mortgage industry. He is a certified instructor for the Utah Division of Real Estate and is a past president for the Utah Mortgage Lender's Association's Salt Lake Chapter.

In the last seven years, Al has spent considerable time researching credit scores and published his findings in his first book, *The Road to 850, Proven Strategies for Increasing Your Credit Score*. His book has just recently received the coveted endorsement from the AFCPE – Association of Financial Counseling, Planning and Education. He has just completed work on a video series called *The Quest for 850*, which provides a visual outline to help consumers analyze their own credit score. His work to help people raise their credit scores has been highlighted by Bill Gephardt (KUTV – CBS / Salt Lake City), Kurtis Ming (KQVR – CBS / Sacramento), Nicole Crites (KPHO – CBS / Phoenix), Ric Romero (KABC – ABC / Los Angeles), Michael Fenney (KGO / San Francisco), Elsie Nolan (WBZ – CBS / Boston) and Bankrate.com.

Be Ready with Financial Preparedness – Presented by Carolyn Washburn

Ballroom Sabra B

Financial preparedness is critical in everyday life. In the event of the death of a family member and/or disasters-it is critical to have back up records of all your properties. Do you know where your financial papers are? Can you grab and get of the house with them? Without prior thought, you will be at a loss to begin to gather the papers that are important to you. This presentation will help to show the importance of financial preparedness and ways to build your own family preparedness plan.

Carolyn Washburn, Associate Professor, is a Family Consumer Science Agent, for Utah State University Extension in Washington County. Carolyn provides education in Food Safety and Nutrition, Financial Management, Family Relations and Emergency Preparedness. She serves on a national Extension Education Disaster Network (EDEN) team preparing materials for family preparedness. One such area is Financial Preparedness. Carolyn taught school and served on the local school board in Sevier County. She has served on the Southern Utah University Institutional Council and with the Utah Girl's State program. Her most cherished award is the "American's Promise" presented to her by Colin Powell in 1997.

Diminish Your Debt & Become a Smart Saver – Presented by Ann House

Ballroom Sabra CD

According to the Bureau of Economic Analysis, U.S. Department of Commerce, Americans are saving 6.9 percent after taxes since May 2009. This is fabulous news as the savings rates in 2005 through 2007 were less than 1 percent. Are you one of these savers? Come to this workshop and learn practical ways to reduce or eliminate your consumer debt and how you can start building

Building wealth starts when you set a goal and make a plan to reach that goal. Whatever goal you choose—whether it's buying a car, buying a house, saving for retirement, starting an emergency fund, or getting out from under your debts—learn about proven savings strategies and get simple tips on the best ways to save. Learn these tips and tools – Utah Saves, PowerPay, and others – to help you set goals, develop strategies to reach those goals and start saving.

Ann House is an Extension assistant professor at Utah State University. She has a B.S. in Human Development and Public Policy, and a M.S. in Consumer and Community Studies, both from the University of Utah. She has been an educator and public policy advocate for 16 years. She has managed project grants associated with public education of adults and youth in the areas of personal financial management and micro-economics. She is the coordinator of the Utah Saves campaign that she helped found in 2004. She is a published author and has received numerous state and national awards. She serves the community through many partnerships and sits on the boards of many organizations.

Reverse Mortgage Basics – Presented by Heidi Miller

Ballroom Sabra F

This class will include instruction on what a reverse mortgage is and how to get one. Instructor Heidi Miller will review who is eligible, what homes are eligible, how much money can homeowners get, where to get one, and what can be done with the money. Pros and Cons of Reverse mortgages and where to find a reverse mortgage calculator to calculate your loan will also be discussed.

Ms. Miller has been Executive Director of Cedar City Housing Authority since 1996. The Cedar City Housing Authority has developed affordable housing for seniors, low and moderate income families, and the homeless families in transition. The Cedar City Housing Authority has been a HUD approved Housing Counseling agency for the more than 10 years. During the past 10years their Counseling programs have increased to include First Time Homebuyer, Rental, Post Purchase and Reverse Mortgage Counseling. For the past 2years Heidi have been extensively trained for Foreclosure Mitigation and Reverse Mortgage Counseling

It's the Economy, Dixie! – Presented by Lecia Langston

Ballroom Sabra G

In past years, Washington County has shone as one of the primary jewels of Utah expansion. However, the most recent recession dulled the county's 24-carat gold status dramatically. What lies ahead for Washington County and where is it on the road to recovery? This breakout session offers straight talk about the local, state, and national economies. Lecia Parks Langston, regional economist with the Utah Department of Workforce Services, will outline the county's economic and demographic indicators to reveal the state of the Washington County economy.

Lecia Langston is currently a Regional Economist for the Department of Workforce Services. Her area of responsibility includes economic analysis for eleven counties in the central and southwestern areas of Utah. She is also responsible for making occupational projections for all of Utah. Ms. Langston has been an economist with the Utah Department of Workforce Services for more than 25 years. During six of those years, she served as Chief Economist for the Department. She then heard the siren call of southern Utah and moved to the St. George area to become the only out-stationed economist in the state. During her service as an economist for the State of Utah, Ms.Langston has served as a past president and officer of the Wasatch Front Economic Forum (the local chapter of the National Association of Business Economists). She is a past advisor of the Governor's Economic Coordinating Committee. She is also an adjunct instructor at Dixie State College. Ms. Langston is the author of several studies including "'Hard at Work; Women in the Utah Labor Force", and "At your Service: Utah's Service Economy." She is the winner of several awards for excellence in labor market information publications.

3:00pm – 5:00pm

Making Home Affordable – Presented by FNMA

Event Tent

In this presentation, FNMA (Fannie Mae) representatives will discuss the Making Home Affordable program, including options for homeowners, who is eligible and how to apply for the program. Alternative programs for homeowners will also be discussed.

5:45pm – 7:00pm

Foreclosure Prevention for Homeowners – Presented by Kristin Johnson

Event Tent

Are you worried about making your next mortgage payment? Are you currently behind on your mortgage? Many homeowners don't realize that there are options for preventing foreclosure and saving their homes. In this class, homeowners will obtain the knowledge and tools they need to "fight back foreclosure." Come and learn how to contact your lender, write a hardship letter, and what workout options are available to homeowners in distress.

Kristin Johnson is the Director of Housing for Cornerstone Financial Education. Cornerstone Financial Education is a non-profit agency committed to improving people's lives through financial education. Kristin Johnson has 15 years in the non-profit and real estate industry. Kristin is a Certified Credit Counselor, Mortgage Loan Officer, Certified Personal Finance Counselor, Homeownership Educator, Foreclosure Counselor, and Real Estate Investor. Kristin has her Bachelor of Science degree from Weber State University. Kristin has a passion for people and improving lives through education.

Building Your Credit Score – Presented by Al Bingham

Ballroom Sabra A

Want to save lots of money insurance premiums and interest charges? Learn how to build an 800 credit score and you can save thousands of dollars annually on home, auto, and life insurance, and auto and mortgage interest rates.

This workshop will pick up where Analyzing Your Credit Score ends. We will address issues that help consumers identify areas to increase their credit scores with the author of *Credit Score Plus* and *The Road to 850*. Considered by many to be the best of their kind, these two presentations have received high praise for their valued insight and significant information from Utah State Legislators, the Utah Public Employees' Association, large local corporations, and various church and community interest groups. These presentations are tailored for everyone.



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Balancing the Budget: Tips to Help Juggle Income & Expenses and Still Meet Financial Goals – Presented by Carolyn Washburn & Ann House

Ballroom Sabra B

Budgeting is one of the hardest concepts in financial management to master. Yet, it shouldn't be that difficult. Once you learn the reasons budgets tend to fail, and why most people give up, you will begin to understand how to create a spending plan. This workshop will show you why we struggle with budgeting and give you an easy-to-follow step-by-step process to building a budget. Following these steps, using a packet as a resource and guide, you will be on your way to foolproof your budgeting needs.

Carolyn Washburn, Associate Professor, is a Family Consumer Science Agent, for Utah State University Extension in Washington County. Carolyn provides education in Food Safety and Nutrition, Financial Management, Family Relations and Emergency Preparedness. She serves on a national Extension Education Disaster Network (EDEN) team preparing materials for family preparedness. One such area is Financial Preparedness. Carolyn taught school and served on the local school board in Sevier County. She has served on the Southern Utah University Institutional Council and with the Utah Girl's State program. Her most cherished award is the "American's Promise" presented to her by Colin Powell in 1997.

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found in 2004. She is a published author and has received numerous state and national awards. She serves the community through many partnerships and sits on the boards of many organizations.

Stretching Your Dollars with Coupons & Rebates – Presented by Joanne Roueche

Ballroom Sabra CD

Tough economic times and high unemployment have consumers looking for alternatives to stretch their family budget. An alternative that is growing in popularity is the use of coupons and rebates. Product manufacturers began distributing coupons that promote their product over 100 years ago – that trend reached an all time high in 2009. The class will provide participants information on stretching their budget using coupons and rebates for groceries, health related products, prescriptions, travel, home improvements, dining out and more! The class will also cover using the internet and social networking sites to obtain coupons and rebates. This is a must attend class in today's economic world!

Joanne Roueche is the Family and Consumer Sciences Agent in Davis County. She holds a B.S. degree from Brigham Young University in Family and Consumer Sciences Education, and Masters Degree from the University of Idaho with emphasis in Child and Family Studies. Her career has covered many aspects of Family and Consumer Sciences. Her early career started in Idaho with the University of Idaho Extension and teaching secondary Home Economics Education at Caldwell High School. She married and moved to Utah where she worked with Utah State University Extension, taught at Weber State College (now University) and Utah Power and Light. She is currently an Associate Professor for Utah State University in Davis County, working with the Family and Consumer Sciences program.

First-Time Homebuyer Education – Presented by Deanne Hansen, Rob Hansen & Gregg Richey

Ballroom Sabra F

This workshop provides a step by step process for purchasing a home. Topics of discussion include homebuyer incentives, including the \$8000 tax credit, USDA rural loan, \$2000 Hurricane grant for new homes, and more.

DeAnn has been licensed for 7 years with the last 5 of those at RE/MAX First Realty St. George. Rob joined DeAnn to form the "Hansen Team" almost 4 years ago. They specialize in representing first-time homebuyers, retirees, investors and second-time homebuyers. Deanne & Rob are full-time Realtors and are currently ranked #11 as "Buyer's Agents" out of over 900 agents at the Washington County Board of Realtors. They are Utah natives who take pride in showing their clients the assets of southern Utah living.

Gregg Richey with Mountain America Credit Union will join Deanne and Rob Hansen in teaching the lending aspects of the purchasing process. Gregg has provided over 23 years of lending experience and is a great source for learning about lending programs available to homebuyers.



Investment Themes & Strategies for 2010 – Presented by Jeff Monson, CFE

Ballroom Sabra G

What's happening in the stock markets, the bond markets, and commodity markets? There are interesting things happening in the currency markets and the international economies. The best place for some investors will be aggressive stocks, for others safe bonds, while some will choose to invest in gold and commodities. That's what drives the markets; each investor making the decision of what will work for them. This session will provide information for your decision making.

Jeff Monson is a certified financial planner with Wells Fargo in Southern Utah. Jeff has a dual degree in accounting and economics from Utah State University.