# Our Financial Conference

The goal of Our Financial Conference is to provide relevant, up-to-date financial information that provides resources and tools that you can begin using today. There is a topic and something for everyone. Pick one from each Breakout Session that you plan to attend on April 7th.

**<u>Breakout Session One (9:40 – 10:40 am)</u>**

Select One:

☐ **Investing Hands-On Workshop (M)**
Investing your own money?! It is kind of like saying "operating on yourself." You aren't a financial professional (or a doctor) so what does investing really mean?! You hear about stocks, bonds and mutual funds but how do they work? What do all the terms mean? How do you know what to invest in? Well, we have you covered. In this VERY interactive workshop, some of our finest financial professionals are coming to help you get a simple, behind-the-scenes look at investing. Participants will actually walk through the investing process using one of our investment tools. Plus, our team will share aps, tools and resources to help you be a better investor and they will cover investment vehicles and how they work. Best of all, you will leave this workshop with a better understanding of what investing is, a new appreciation for your financial professionals 😉 and a bunch of resources to help you secure your financial future.

- Luke Erickson, University of Idaho Extension
- Chris Morin, Idaho Central Credit Union
- Kaitie Jones, Northstar Financial Management, Inc.
- Mark Mooring, Northstar Financial Management, Inc.

☐ **I'm 75, How Do I Take Care of My Financial Future? Panel (C)**
Your financial life doesn't stop when you retire. There is still a lot of planning for the future to be done. In this panel, our amazing speakers will talk about long-term care planning, wills and trusts, legacy planning, and elder fraud protection. They will share resources and tools to help you take care of your future.

- Bruce Longmeier, Northwest Planning Inc.
- Dustin Allbery, Northwest Planning Inc.
- Ross Anderson, Peak Elder Law
- Rhonda Comstock, AARP

☐ **Working Parent Resources Panel (G)**
What is the hardest job in the world? If you guessed "parent," you win. When you throw busy schedules on top of this massively important job, it leaves little time to research all of the resources available for our kiddos. With our team of exceptional experts, we are going to help you. Our panel will focus on financial resources for parents, childcare alternatives and options to help you balance your busy lives, ways to plan for your future and your children's, and tools to teach your kiddos how to be great money managers in their own future. Lots of resources; lots of knowledge on this panel.

- Casey Holcomb-Hawkes, Washington Trust Bank
- Dulce Kersting-Lark, Community Childcare Advocate
- Nick Thiros, Ideal – Idaho College Savings Program

**Breakout Session Two (11:10 – 12:10 pm)**

Select One:

☐ **What is Happening with the Housing Market? Panel (M)**
Back by popular demand… Our Housing Panel. Misty, Dave and Tim will continue to answer the housing questions that are on everyone's minds. What does the market look like for 2023? Should I buy? Should I sell? What are the first steps to finding and buying the house of your dreams…in this market? Buying a house doesn't have to be a mystery and it isn't just about taking on a mortgage. Our panel of experts will talk to you about making a plan to find your dream home, searching for the one that is right for you without breaking the bank, and walking through the mortgage process so you understand what everything means to you.

- Misty Curry, Latah Realty
- Dave Clark, Columbia Bank
- Tim Kinkeade, Novus Home Mortgage

☐ **Business Start-Ups: The Basics Panel (C)**
Do you have an idea for a business but you just don't know what to do first? Our dynamic duo of small business start-up professionals will help answer all of your basic questions. Do you know what you need to do first to get your business going? What about marketing? What about bookkeeping or finding the dough to get it off the ground? How do you name your budding business? And find your target audience? What are the first steps before you even open your door? If you are thinking to dive into the market with your gift, come to this panel and get some free business advice and resources to get you started.

- Kyle Guelcher, Idaho Small Business Development Center at Lewis-Clark State College
- Fran McCully, McCully Bookkeeping and Consulting

☐ **Interactive Budgeting Simulation…Plus (G)**
Budgets aren't fun….Unless you are in this simulation! 😊 We learn while we play. We create a spending and saving plan without real world risk and make choices for our play family. You learn about elements and challenges of each of the expenses you are presented and how you could adapt those to work in your real-life budget. We also cover credit, debt, and savings. You will leave with a new appreciation for your budget and some new tricks to make it work for you…Instead of you working for it.

- Karen Richel, University of Idaho Extension

**Breakout Session Three (1:45 – 2:45 pm)**

Select One:

☐ **I've Been Asked to be an Executor…Now What? Panel (M)**
A family member just asked me to be their executor…What an honor, right? But what does this really mean? Being an estate representative comes with a list of duties. Our legal team is going to share this list with you along with the steps you will need to take to make sure your loved one's final wishes are honored. They will also answer questions about wills and trusts and how to choose the right one for your job, what probate is and why not to be afraid of it, and why having a medical directive and other end-of-life planning tools is such a gift for those you love. This is a not-to-be-missed session.

- Ellis Eifert, Eifert Law Firm
- Aaron Roepke, Westberg Roepke Moore PLLC

☐ **Retirement Readiness for All Ages Interview (C)**
Whether you are 25, 45 or 65, its never to early (or too late) to begin preparing for your future retirement. Join us for an interview-based session with Justin Swift to get your retirement planning and investment questions addressed no matter where you are in your retirement planning journey. Justin will discuss questions such as:

- "How much should I be contributing to my employer's retirement plan?"
- "Should I save in my employer's plan or in my own name?"
- "Should I invest in pre-tax, after-tax or taxable accounts?"
- "How do I know if I'm on track and if I'm not, how do I begin to improve my planning?"
- "The current news has me scared to begin investing, what should I do?"
- "How do I know if my current funds are invested appropriately for my particular goals?"
- "I want to retire early, what should I be thinking about now to make this a reality?"

Bring your own questions and join us for a pulse check on your current planning.

- Justin Swift, Northwestern Mutual – Trail and Swift

☐ **Finding Financial Professionals Class (G)**
CPA, bookkeeper, financial planner, bank loan officer, financial services, family lawyer, estate planner, ahhhh?!? Who do I turn to for help with my finances? And where do I go? Where are they? There are so many great resources out there but how do I know who I need to talk to and how to get in touch with the one (or ones) that are going to help me the most? AND what questions do I ask them once I am sitting in their office? How do I know if they are qualified? What about online services? Are they safe? There are just so many questions! In this session, Luke will be covering the answers to these ponderings and so much more.

- Luke Erickson, University of Idaho Extension