Know your finances. Expand your finances.

Financial Education Seminars from Citi® at Work.

INVESTMENT AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE
“Knowledge is power.”
Francis Bacon

Financial Education Seminars through Citi® at Work help give people the knowledge they need to make smarter financial decisions.

Have a look at these seminars and let your Citi at Work representative bring these valuable benefits to your organization.
Expense Management

Cash Management

Understand your cash-flow situation and explore ways to take control of your money – and find more money to save for future goals – through better management of your day-to-day finances. Get a handle on how to set up and follow a budget.

Putting the Pieces Together (Parts I & II)

Creating your own financial plan can be like trying to solve a jigsaw puzzle, with competing financial priorities representing pieces of the puzzle. Gain insight into topics like managing debt and cash flow, building an emergency fund, and tax, investment, retirement, education, insurance and estate planning. Then, learn how to assemble all these “pieces” into a coherent financial plan.

Budgeting for a Better Life

Learn six steps for building a household budget – a blueprint for spending within your means and in ways that reflect your priorities. A budget will help you take control of your finances once and for all and get more of what you want out of life.

You Rule: Take Control of Your Spending

Learn how to assess your spending in relation to your income. Explore ideas for cutting spending in areas where reductions would be most useful. Understand the importance of spending more consciously, with your needs, priorities and financial goals in mind. You have the power to take control of your spending now – because you rule.

Debt Management

Do you need to go on a debt diet? Recognize all the types and amounts of debt you have now and assess whether you’re overloaded. Set up a plan to reduce or eliminate debt and avoid piling it on again in the future.

10 Steps to Digging out of Debt

If you’re struggling under the burden of excessive debt, we’ll outline a 10-step plan for digging your way out. Discussion will include figuring out how you ended up in so much debt and resolving to retake control of your spending for good.

Home Buying

Ready to Refi? Exploring the Option of Refinancing Your Mortgage

With mortgage rates still on the low side, you might be wondering, is now a good time to refinance your existing mortgage? Before you make any moves, get to know what refinancing is about, how to decide whether it makes sense for you and ways to shop around for the best deal if you’re ready to refi.

Safe and Sound: How to Stay Financially Stable in an Unstable Economy

When the economy is in the doldrums, it’s only natural to worry about the potential impact on your own finances. We’ll talk about how you can deal with money-related problems you may already be having and how to prepare for the possibility of such problems occurring in the future.

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Home Buying

What are the benefits and risks of owning a home? Calculate how much home you can afford and how much you need to save in order to buy. Gain insight into what lenders look for during the mortgage application process and review the types of loans available.

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Retirement Planning

Can My Savings Be Saved? Tackling Fear and Confusion About Retirement Savings After Stock Market Losses (coming soon)

If you saw a big chunk of your retirement savings disappear in the wake of the stock market decline of 2008, you may have lots of questions. For example, how much, if anything, should you be contributing to your savings plan? How should you be investing now? And what's the best move you can make to salvage your nest egg? Hear a discussion of some of the most frequently asked questions about saving and investing for retirement in today’s challenging market situation.

Find the Right Retirement Plan for Your Small Business

A retirement plan not only allows you and your employees to build retirement income, but also offers tax advantages and could help your small business attract and retain talent.

Credit Management

Score Some Points: Understanding Your Credit Scores

Among all the numbers that define your financial life, few are as important as your credit scores. They affect your ability to get a mortgage, rent a house or apartment, buy or lease a car, secure a credit card or apply for a job, among other things. Now more than ever, with the economy continuing to drag its feet, you ought to know your credit scores, understand how they’re compiled and be aware of ways to potentially raise them.

Preventing an Identity Crisis

Identity theft victimizes as many as nine million Americans each year. Learn how to guard yourself against identity theft and what actions you can take in the event you ever do become a victim.

What’s Your Credit Worth?

Understand where your credit report comes from, what it means and how to get a copy of it. Delve into the Fair Credit Reporting Act and uncover common myths about credit reporting.

Education Financing

Strategies for Paying for College

Your child has grown up before your eyes and is now only a year or two away from college. Explore options for getting help with paying for college, including loans, scholarships, tax deductions and credits, and financial aid.

Teach Your Child the Facts of Money

When children are taught the basics of good money management, they’re more likely to grow into financially secure adults. Learn about opportunities to teach your child about money and finances at various stages of his or her life all the way from age one through young adulthood.
**Investments**

**Income Investing: Rewards and Risks (coming soon)**

Income-producing assets can be an important component of a well-diversified portfolio. Not only could they supplement your income today or provide an income stream after you retire, but they may also help counterbalance the higher levels of risk posed by certain growth-oriented assets, assuming your income-producing assets are low in risk (however, not all income-producing assets are low in risk — please be sure to consult your advisor about your own situation for more details after you view this seminar). Get to know the different types of income-producing assets, the rewards and risks of each, and how to incorporate income investing into a holistic investment strategy.

**Investing in Complex Portfolios**

Your long-term investment portfolio need not be limited to just stocks and bonds. Take a brief tour of alternative investments, including real estate investment trusts (REITs), precious metals, commodity futures and more. What are the risks and rewards of including each of these lesser-known asset categories in your portfolio?

**Investing for Your Future**

Pick up a five-step strategy for planning and monitoring your investments. Understand inflation’s potentially damaging impact on your investment return and ways to mitigate this impact. Check out various types of savings and investment vehicles.

**Reducing the Federal Estate Tax**

The federal estate tax could take a significant bite out of the legacy you’d like to leave to your heirs. Get an update on current federal estate tax laws and become familiar with the tax implications of various estate planning techniques, including some that involve strategically giving away assets during your lifetime. Please consult your tax advisor for your specific situation.

**Should You Become a Roth Convert? (coming soon)**

Most people who own a traditional IRA can convert it to a Roth IRA. Qualified distributions from a 401(k) or other qualified retirement savings plan can also be converted to a Roth IRA. A Roth IRA offers no current-year tax deduction on contributions, but it does offer the potential for tax-free compounding of earnings, among other advantages. In this session, learn how to make an informed decision about whether a Roth conversion makes sense in your situation.

**The Basics of Personal Income Taxes**

Explore strategies for federal income tax reduction, including some strategies you may have overlooked in the past. Get a better handle on how federal income tax is calculated. Please consult your tax advisor about your specific situation.

**Insurance**

**Estate Planning**

Put together an action plan to ensure that after your passing, your personal affairs will be managed efficiently and your loved ones will go on to live in financial security. Get to know wills, trusts and other legal documents; tax reduction strategies; how to find an estate planning attorney; how to choose an executor; and more.

**Financial Preparedness for Disasters**

Disasters come in many forms, including a natural disaster, fire, flood, terrorism, death, illness, theft, a lawsuit, the loss of a computer, etc. Learn how to protect your family finances by maintaining a cash reserve, having the right types and amounts of insurance, and safeguarding your records.

**Adapting to the U.S. Financial Systems (coming soon)**

If you’re newly arrived in the U.S. for employment reasons, this workshop will help you navigate the abundant financial services available in this country. Learn about services provided by U.S. banks and alternatives to banks and how to choose services that best match your needs and preferences.

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**Sign up your organization today for these Financial Education Seminars.**
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