

OMSA's mission

The Office of Multicultural Student Affairs (OMSA) is a resource for Virginia Commonwealth University (VCU) students, faculty and staff. The primary mission of OMSA is to assist traditionally underserved and/or underrepresented student populations (i.e. race, ethnicity, sexual orientation, and gender) through advising, support, program development, retention, mentoring and by promoting an appreciation of diversity throughout the campus community.



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www.omsa.vcu.edu
Office of Multicultural Student Affairs
Division of Student Affairs & Enrollment Services

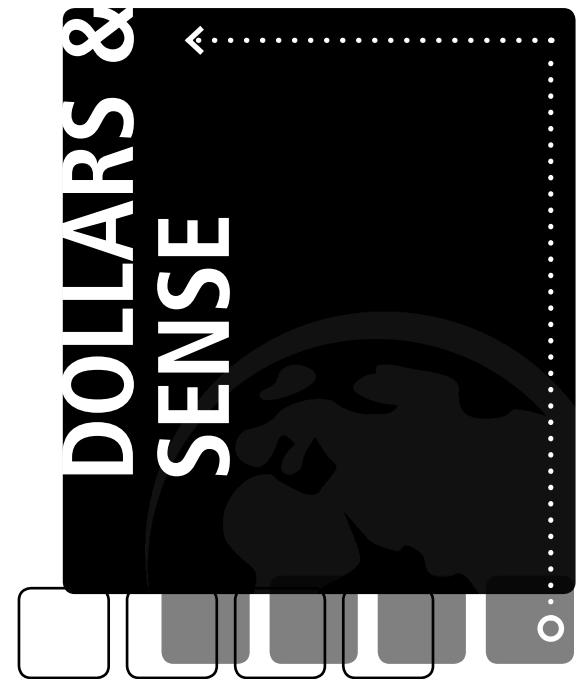
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VCU is an EEO/AA institution. MSA0910-34

CREATING COMMUNITY THROUGH CULTURE.

VCU



understanding
basic personal
finance series

2009–2010
Schedule

OMSA Office of Multicultural
Student Affairs

Virginia Commonwealth University

purpose

These workshops are designed to capture participants' attention as they learn how to incorporate each important concept into their own financial planning. Participants will leave each session with a ready-to-implement financial plan—and the tools and knowledge they need to effectively manage their own personal finances.

sponsors

- Office of Multicultural Student Affairs
- School of Business
 - Department of Finance
 - Insurance and Real Estate

facilitator

The Financial Planning Association

topics

All seminars will be held in the University Student Commons, Forum Room at 1 p.m.

Sept. 16, 2009 CREDIT CARDS & OTHER DEVILISH DEVICES

Learn the difference between the use and abuse of credit cards.

- Basic of credit and credit cards
- Debit Cards
- Avoiding identity theft
- Maintaining a good credit rating

Oct. 7, 2009 INSURANCE—COVER YOUR ASSETS

Learn how to manage risk.

- Property and liability insurance
- Auto
- Renters
- Homeowners
- Health Insurance
- Disability Insurance
- Life Insurance

Nov. 11, 2009 IF YOU HAVE MORE MONTH THAN PAYCHECK

Learn where you can go when you fall short.

- Computing Interest
APR
'Deducted in Advance'
'Add On'
- Credit card debt—pros and cons
- Bank Loans
- Equity Loans
- Educational Loans

Jan. 27, 2010 STRETCHING YOUR ASSETS

Learn proper use of financial services, budgeting and other ways of keeping things on track.

- Interest Rates
- Savings and checking accounts
- CDs and Money Market Funds
- How to shop for the best rates
- Basic needs
- Going beyond merely sustaining life
- Things you will likely forget
- Handling surprises

Feb. 10, 2010 BIG TICKET ITEMS

Learn how to finance larger expenditures.

- Considerations in purchasing a home
- How mortgages work
- Finding the best rate
- Buying a car—lease vs. purchase

March 3, 2010 PERSONAL INVESTING—NOT JUST FOR THE BIG BUCK

Learn that you need to start NOW.

- Stocks, bonds and mutual funds
- Fundamental investment concepts
- IRAs and other investment vehicles

April 7, 2010 EMPLOYEE BENEFITS

Learn how to understand and choose the benefits that go with your new job.

- Defined benefit pension plans
- Defined contribution pension plans—401 (k)
- Cafeteria plans
- Health plans

**Please visit our Web site at
www.omsa.vcu.edu.**

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