Workshops  @ 11:30-1:00 p.m. in the Community Room, Whitewater Hall, IU East campus. Supported by IU East Mindful Exploration Committee. Lunch will be provided.

Wed, October 7  “What are My Best Options for Housing and Transportation?”

**Housing**
- Renting vs buying: pros and cons of each
- Common myths about buying a home
- Costs of homeownership
- How to value a house and make an offer
- Successful strategies for home buying

**Transportation**
- New vs used car
- Buying vs leasing: pros and cons of each
- Costs of car ownership
- Car price negotiation
- Guide to lease terms

Wed, November 4  “How Should I Finance My Home or Automobile?”

**Housing**
- Know my credit rating
- How to obtain the mortgage that works for me

**Transportation**
- How to get the best auto loan?
- Buy here/pay here car dealers
- How to get the best car lease?
- What to watch out for when leasing?

Wed, December 2  “What Do I Need for Insurance?”

**Housing**
- How does title insurance work when buying a home?
- The ins and outs of home insurance
- Do I really need to get renter’s insurance if I rent?

**Transportation**
- Some basic truths about auto insurance
- What affects the premium I pay?
- Myths about insurance savings
- The ins and outs of auto insurance

All the above events are Free and will be held at Indiana University East, 2325 Chester Boulevard, Richmond, IN 47374. All IU East students and residents of greater Richmond are welcome. For registration, go to www.iue.edu/business/berc/financial-literacy-initiative.php by the Thursday before the individual workshop dates. For more information, contact the presenters: Oi Lin Cheung, Ph.D., associate professor of finance, at ocheung@iue.edu or (765) 973 8497 or Roger Crane, lecturer in accounting, at rbcrane@iue.edu or (765) 973 8401.