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Select Employer Group

FREE On-Site Employee Educational Seminars

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Topics Include:

First Time Home Buyer Seminar

During this seminar, your employees will learn valuable insight to purchasing their first home. The seminar will cover the four aspects of loan qualification, the various types of loan products and which one will work for your employees, the difference between a pre-qualification and a pre-approval, and the home buying process from start to finish.

This seminar will help your employees become more familiar with how the mortgage process works, how to determine what they can afford, and will introduce them to the terms and vocabulary used during the mortgage process.

Retirement Planning 101

This seminar is designed to introduce your employees to all aspects of retirement planning. During the seminar, the presenter will discuss how employees can start planning for retirement, what they will need to do to get started, how they can set reasonable goals, and the cost of procrastination.

Making the Best Retirement Decisions During a Job Change or Loss

This seminar explains the different options available to employees who leave a company, whether it is voluntary or due to a company reorganization. It will cover what your employees should do with their money they have invested in the companies retirement plan, what the advantages and disadvantages are in leaving their money invested in the companies retirement plan, how to understand the different investment options for this type of money and also understanding the tax consequences of making the wrong decision.

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How to Design and Achieve the Monthly Retirement Income You Need

This seminar is designed as a workshop where your employees complete worksheets to determine the monthly income they may need during their retirement. This will help them establish reasonable goals for investing and get them on the right path!

Invest in your Children's Future, Start Planning for College Now!

This seminar will educate your employees on how to save for their children's education, which will include public and private college tuition estimations. It is never too early to start saving for this important part of your children's lives. With education rising and inflation, we will discuss how to best invest for these needs.

10 Steps to Financial Success

Financial success is not always dependent on income; in fact, many people earning an impressive salary struggle to make ends meet because they haven't followed the 10 basic steps discussed in this seminar. From developing a spending plan that works to setting goals to weighing insurance needs, this presentation covers the core concepts necessary to develop and maintain personal financial control.

Building A Better Budget

A budget is the most powerful tool available for establishing financial control. After identifying short-, mid-, and long-term goals, participants learn how to design realistic spending plans to live within their means and savings plans to reach their goals. Within that framework, we discuss different options available for getting out of debt, staying out of debt, and maintaining motivation.

Solving The Mystery of Credit Reports

Credit reports and credit scores, as well as the rights and responsibilities that accompany them, are a concern to many consumers. This seminar provides an overview of credit bureaus, credit scoring and the Fair Credit Reporting Act as well as specific guidance on disputing inaccuracies, improving the credit score, and dealing with identity theft and fraud

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Identity Theft

This presentation provides an overview of common identity theft practices, tools for preventing identity theft, and specific steps for victims of these kinds of crimes to take in order to minimize damage

The Basics of Personal Finance

Personal finance covers a wide range of topics - from managing daily expenses to investing for retirement. It's not necessary to be an expert in all these areas to achieve financial fitness. Practicing the basics of smart money management is all it takes for most people to reach their goals. This workshop is designed to help set those goals and reach them through building a solid financial foundation.

Drive Away Happy: Car Buying Decisions

New vs. used. Buy vs. lease. 0% Financing vs. rebate. With so many choices available, buying a new car can be difficult and stressful. Participants will learn how to make the best car shopping and financing decisions based on their particular financial situation, credit rating and goals.

Plastic Surgery: Getting Out of Debt

Most consumers use credit regularly – in some cases, perhaps too regularly. While credit can be a great financial tool, if it is used unwisely, it can be disastrous. This seminar examines the wise use of credit, warning signs of credit trouble, and the options available for getting out of debt and reconstructing existing credit to its greatest advantage.

College Financing 101

Rising college tuition costs continue to outpace inflation. However, through a combination of long-term savings and an understanding of financial aid opportunities, participants will learn how they can make continuing education for their kids – or themselves – a reality.

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On the Road to Riches: The Basics of Saving and Investing

Successful investment strategy varies from person to person – goals, risk tolerance and cash flow all impact savings and investment choices. Participants in this workshop will learn how to determine how much money to commit to savings, what savings and investment tools are available, how to determine which combination of investments is best suited to their needs.

The Golden Years: Planning for Retirement

Most people's retirement dreams don't include worrying about money. To ensure a comfortable retirement, it is important to take the proper steps during the working years. Participants in this workshop will learn how to harness the power of time, how investments can be used to reach long-term goals, and how inflation and taxes will impact their retirement dollars.

Raising Money-Smart Kids

A child's future financial well-being depends greatly on what he learns about earning, spending and saving as he is growing up. If kids start learning about money when they are very young, by the time they reach high school they should be better able to distinguish between wants and needs, use credit wisely, and understand the basics of saving and investing. This workshop is a guide for parents to teach their children financial responsibility at any age.

The Psychology of Spending

Each person has a money personality that influences attitudes about spending and saving. By recognizing the tendencies and attitudes that have shaped past decisions, participants will be able to make the necessary adjustments to change bad financial habits into productive ones.

Breezing Through the Holidays

Unplug the holiday machine and put the fun back into this time of year. Workshop participants learn how to set a holiday budget and stick to it, how to avoid the year-end credit crunch and what to do now to avoid getting into debt in the future.

Financial First Aid

There are many circumstances in life that can destroy even the best money management plan. A job loss, unplanned medical expenses, or other personal crisis can financially devastate a family. This workshop is specifically for members in crisis – focusing on regaining control of the

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financial situation through careful financial assessment, expense prioritization, and effective negotiation with creditors.

Checking 101

Most people have never been taught how to manage a checking account, having instead learned through trial and error. However, since a checking account is such an invaluable personal finance tool and maintaining a positive credit union relationship is so important, knowing how to use one correctly is vital - before costly mistakes are made. This workshop covers such fundamentals as keeping track of checks, monitoring statements, and balancing an account.

Understanding Credit

This workshop covers what lenders look for when approving credit, factors that impact your ability to qualify for credit, how credit is scored, and the impact money management has on your future credit standing. Learn how to take steps for obtaining credit and using it wisely.

Other Popular Topics Include:

What's Your Measure of Financial Freedom, Understanding the Benefits of Tax-Deferred Variable Annuities

10 Questions People Often Ask About Mutual Funds

How to Select the Best Mutual Funds in Today's Market

Women & Investing

How to Select the Best Annuity for You

Keeping Up With Inflation During Your Retirement

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Understanding Life Insurance

Life Insurance Questions & Answers Workshop

How to Maximize Your Car Buying Experience

Learn How to Buy a Car in an Hour at a Great Price

Redwood Credit Union (RCU) understands that your employees may have special requests, so we are always open to exploring tailored seminars to fit your needs. Our objective is to strengthen our relationship because you are a Select Employer Group with us. By offering our services to your employees, you are helping your employees become financially successful. We want to help however we can to meet your employees and your businesses goals.

If you would like to have The Redwood Group perform one of these seminars at your location, please call (800) 479-7928 and ask for the Business Development Department! We look forward to hearing from you!

Schedule a Seminar Today!

(800) 479-7928
Ask For the Business Development Department