

BUSINESS, MONEY & FINANCE



SCORE ULSTER - A nonprofit association dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship. Supported by the U.S. Small Business Administration (SBA), SCORE offers confidential business counseling sessions in person or via email. The local (Ulster) chapter is supported by SUNY Ulster and is located at the Business Resource Center in Kingston, N.Y. Contact us at www.scoreulster.org or call 845-339-0468.

Mentors to America's Small Businesses, SCORE is located at the Business Resource Center. The local chapter is sponsored by SUNY Ulster and the Ulster County Chamber of Commerce. SCORE brings volunteer business people with managerial and technical expertise together with entrepreneurs and small business owners. Pre-business counseling is an important part of the free service. The service is person-to-person and completely confidential. To apply for counseling or schedule an appointment, log onto our website at: www.ulster.score.org or call 845-339-0468.

THE ESSENTIAL KEYS TO A POWERFUL MARKETING STRATEGY

Every business, of every size, needs a marketing plan that will lay the groundwork for everything their company represents and every action they take to grow their revenue. Join us as we explain the 10 keys to an actionable marketing plan that will directly affect your revenue goals.

Workshop Leader: Susana Fonticoba, a Content Marketing Strategist and owner of Right Click Advantage LLC. Susana is a Master Certified Business Partner with Constant Contact.

DCM 2102-01 W 3/22 2-4pm KSU \$10

FINANCIAL MANAGEMENT

Research has shown that the vast majority of millionaires are fastidious planners, budgeters, and investors. We want to show you how to develop a sound financial strategy — one that covers all the financial bases, from insurance to investing to estate conservation. We will discuss: estimating the amount of insurance you may need, the true cost of credit-card debt, components of a sound investment plan, managing taxes, calculating retirement income needs, and important estate conservation strategies.

DCB 2014-04 R 2/23 6:15-8pm KSU \$35

MAKING THE MOST OF SOCIAL SECURITY

About 40% of retirees apply for Social Security as soon as they become eligible at age 62. But by doing so, they may significantly and permanently reduce the benefits that they — and possibly their spouses — could receive over a lifetime. Source: SSA, 2015. Social Security provides not only a guaranteed income stream but also longevity protection, spousal protection, and some inflation protection. It may be the closest thing you receive to a traditional pension. There may be ways to maximize the lifetime Social Security benefits you receive.

DCB 1751-06 R 3/2 6:15-8pm KSU \$35

RETIREMENT INVESTMENT STRATEGIES - WILL YOU OUTLIVE YOUR MONEY?

You've worked hard and saved diligently throughout your career. Now you deserve to relax and enjoy the fruits of your labor. Will your retirement savings sustain the lifestyle you've always dreamed of? We will help you calculate the cost of retirement, manage taxes and the effects of inflation, allocate your assets to match your investment goals, and potentially avoid common pitfalls faced by today's retirees.

DCB 2037-02 R 3/9 6:15-8pm KSU \$35

Take all three classes listed and receive a discount!

FINANCIAL MANAGEMENT, SOCIAL SECURITY & RETIREMENT INVESTING

DCB 2038-02 R 2/23, 3/2, & 3/9 6:15-8pm KSU \$75

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FINANCE & BOOKKEEPING

NEW! FINANCIAL PLANNING | PLANANCIAL

This course is designed to help young professionals improve their financial future by gaining a better understanding of the various areas of personal finance. The key to improving your financial future is through understanding and mastering the following areas, which will be reviewed: Effective Budgeting Techniques, Investments, Retirement Savings, Credit Card and Student Loan Debt Strategies, and Taxation. At the end of the class you will be given access to the Planancial software, a web-based financial planning tool designed to reinforce material covered in the course and assist in achieving your financial goals.

DCB 2082-01 W 3/1 6:15-8pm KSU \$35

Barbara Ginty is the owner of Independent Financial Services, a family business for over 20 years specializing in comprehensive financial planning with offices in Kingston and Manhattan. She holds a B.S. from the University of Scranton and the CFP® designation which was completed through NYU. She holds both security and insurance licenses including the following: series 7, 63, 65 and health, life, and disability insurance.

This series is designed for students who want to achieve an entry-level position as a bookkeeper. A certificate of completion is issued at the end of the program to students who successfully complete all three courses and meet attendance requirements.

BASIC BOOKKEEPING

The course covers the proper recording of business transactions, the principles of double-entry bookkeeping, bank reconciliations, journals and ledgers, the preparation of trial balances, financial reports, and other basic accounting principles. Suggested text: *Bookkeepers' Boot Camp* by Self Counsel Press. **Instructor: D. Boice**, MBA is an instructor of accounting and business at SUNY Ulster and SUNY New Paltz. He has worked in the fields of accounting, finance and operations as well as 35 years as a tax preparer.

DCB 1216-11 W 2/22-3/8 6-9pm KSU \$99

BOOKKEEPING THE EASY WAY WITH QUICKBOOKS

This powerful software package enables users to do invoicing, write checks, reconcile bank accounts, and help manage accounts receivable and payable. The class emphasizes accounting principles, new company setup, bookkeeping procedures, manipulation of data files, and report generation for financial management. Prerequisite: Intro to Windows and a general understanding of accounting theory and bookkeeping procedures. Fee includes textbook. **Instructor: C. Rovner**

DCM 1646-51 W 3/22-4/12 6-9pm KSU \$199

INTRODUCTION TO EXCEL

This Excel class will include entering data into a worksheet; navigating a worksheet; creating workbooks; inserting columns, rows, and work-sheets; creating formulas and functions and basic formatting techniques. **Instructor: D. Boice**, MBA

DCM 1601-07 W 4/19 & 26 6-9pm KSU \$59



INTRO TO VOICEOVERS

Voices For All will offer a one-on-one video chat session which is a private and interactive video chat session where the instructor will give an overview of what the voiceover industry is about. When using this presentation method, you will benefit by having the ability to take the class at your convenience. In addition, each student receives personalized instruction since the session is private between student and instructor. For more information visit: <http://www.voicesforall.com/ooo>.

DCB 1341-13 ONLINE \$49

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