

FEBRUARY 24, 2010

## PERSONAL FINANCE – ELIMINATING AND AVOIDING DEBT

Most of us have access to four primary choices when we are considering making a purchase. They include:

- Using existing savings
- Save your money and make the purchase later
- Use a mix of savings and debt
- Use debt

In this course, we will explore these important decisions and the ramifications of each choice. We will discuss the different types of debt and whether there is something called “good” debt. If you already have debt, we will also discuss proven strategies for lowering debt costs as well as accelerating the time it takes to become debt-free. Further it will provide you with skills to assist your clients and families eliminate and avoid debt.

### **INSTRUCTOR: DAVID KOMONCE, MBA**

David Komonce is a Finance Instructor for his company, Family First Financial Planning. Dave earned his Masters in Business Administration and a Bachelor of Science in Business at Missouri Baptist University, and has completed five core areas of Financial Planning; Financial Planning and Insurance, Investment Planning, Income Tax Planning, Retirement Planning, and Estate Planning. David was previously employed as the Customer Quality/training Liaison for Robert Bosch Corporation, Troy, Missouri.

Location: MBCH Regional Office, 4001 NE Lakewood Way, Lee Summit, MO 64064

Time: 8:30am-12noon

Cost of Workshop: \$65

3 CEHs: Washington University, George Warren Brown School of Social Work for MO & IL

3 CEHs: NBCC