# 2023 In-Person Classes

#### A better tomorrow starts here!

**NOCAC's Financial Opportunity** Center, in partnership with the Defiance Public Library, is excited to offer free classes to area residents!

Defiance Public Library Reading Room 2:00 PM — 3:00 PM



# January 24th — Taxes 101

Presented by Keri Reinman

Take some of the stress out of tax season! Learn all about taxes as we look at the basics of tax preparation, types of taxes, why we pay, and just where our money goes. The instructor will discuss the basics of filing taxes, and offer resources to assist in filing, as well as look at tax credits and how to qualify.



### March 28th — Cybersecurity: Staying Safe in the Digital Age

Presented by Rachael Beardsley

Worried about phishing? Curious about VPNs? This class looks at personal cybersecurity and the steps we can take to keep ourselves safe from identity theft, scams, data breaches, and other digital bad actors. Participants will have a crash course in social engineering, digital hygiene, and the Internet of Things, with an eye toward keeping their data and finances secured.



#### April 25th — Budgeting: 50 Money Tips

Presented by Amy McMaster

Learn how to afford the things that are important to you! The Financial Opportunity Center's budgeting class will help you focus on your future and take the pain out of budgeting. This class will give you over fifty tips to make your money stretch and includes tools to help you along the way. Learn how to create a spending plan that will keep you out of debt or help you work your way out.



# May 23rd — Digital Skills Needed for the Workplace

Presented by Joel Johnson

In this class, participants will learn about how the use of technology in one's personal life can differ from using it in the workplace. The instructor will discuss a number of applications and digital skills participants may already know about--including Microsoft Excel, Gmail, Zoom, and more--to show how they can be applied in new and possibly surprising ways for the workplace.



#### June 27th — Emotional Bank

Presented by Kaylea Scott

Participants will come to understand emotional capacity in themselves as well as others. When we realize our own emotional capacity and what we are able to offer, we start to understand others' emotional banks, withdrawals, and deposits are all measured differently. For example, you may wake up each morning, get dressed, and go to work, leaving you run down and tired; however, your coworker can get up each day, prepare meals for their family, clean, and work, and be energized.

