

The Department of Banking and Securities' Financial Services for Consumers and Business (FSCB) present FREE non-commercial, educational presentations across the Commonwealth of Pennsylvania.

- **How Can the DoBS Help You?** helps participants understand the businesses we regulate; how people can work with our outreach staff, as well as our Consumer Services team; and how we use the information we gather from the public to help our compliance, examination, and investigation teams.
- **Avoiding Scams and Identity Theft** takes a look at ways people's identities are stolen or compromised, what you can do if you find you have had your identity stolen, and how to stop theft from occurring. We review common scams and frauds, and discuss what you should do if presented with a financial offer that seem "too good to be true."
- **Understanding Reverse Mortgages** helps senior citizens and their families better understand this complicated mortgage product. We discuss the process of obtaining a reverse mortgage; helping people understand reverse mortgages; federally mandated counseling session; costs associated with the loan; and what happens when the owner permanently vacates the property.
- **Home Ownership in Tough Times** reviews a homeowner's options if they find themselves in financial hardship and unable to continue with their mortgage payments. We discuss the importance of communicating with the lender or servicer; resources that may be available from other government and nonprofit agencies; and alternatives to foreclosure.
- **Responsible Homeownership** is similar to the "Home Ownership in Tough Times" presentation, focusing primarily on preparing people for homeownership. We discuss issues such as anticipating home repairs; being prepared for the unexpected; budgeting; not buying more than you can afford; prioritizing debt; and where to go if you need help.
- **Banking Basics** is an overview of how banks and credit unions work. We also discuss the differences between types of accounts; the importance of balancing accounts; what to do if you have had banking issues in the past; what types of questions you should ask before opening an account; and what deposit insurance does and does not cover.
- **Spending Plans** focuses on the need for a spending plan so that people can achieve their financial goals. We discuss the differences between wants and needs; setting "SMART" goals; creating a spending plan; putting the plan into action; as well as periodically reviewing goals and spending plans in order to ensure that you can stay on track.
- **Preparing for Big Purchases** focuses on the financial issues of buying new car or home. We discuss the importance of your credit report, as well as the impact of the new purchase on your other financial obligations.
- **Cybersecurity: Keeping Yourself Safe Online:** Whether you are young or old, understanding how to keep your information safe and secure online is vitally important for everyone. This presentation covers key topics like using secure websites, creating strong passwords, being aware of what you put on social media, and even tips for shopping online safely.

If you would like to schedule one of these presentations, contact Katrina Boyer, Consumer Outreach Liaison at 717.214.5565 or email [katrboyer@pa.gov](mailto:katrboyer@pa.gov)



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