

Sponsors

This event is co-sponsored by The National Consumer Law Center, Iowa Department of Elder Affairs, Iowa Legal Aid and Des Moines University Geriatric Education Center.

This event is being underwritten by a grant from the Retirement Research Foundation. Application has been made for Iowa Continuing Legal Education.

Faculty

Karen Gross is a Professor of Law at New York Law School. She also serves as the President and CEO of an educational non-profit that designs, implements and studies programs to improve the financial literacy skills of consumers.

Deanne Loonin is a staff attorney with the National Consumer Law Center and author of numerous publications on debt and credit issues. Deanne is also the Director of NCLC's Initiative for Financially Distressed Older Americans.

Driving Directions to Des Moines University:

FROM THE NORTH

Traveling south on Interstate 35, take Interstate 235 west through Des Moines. Take the 31st St. exit. Turn left (south) on 31st St.. Turn right (west) on Grand Ave., the University will be on your left (3200 Grand Ave.).

FROM THE SOUTH

Traveling north on Interstate 35, take Interstate 235 east through Des Moines. Take the 31st St. exit. Turn right (south) onto 31st St. to Grand Ave.. Turn right (west) on Grand Ave., the University will be on your left (3200 Grand Ave.).

FROM THE EAST

Traveling west on Interstate 80, take Interstate 235 west through Des Moines. Take the 31st St. exit. Turn left (south) on 31st St.. Turn right (west) on Grand Ave., the University will be on your left (3200 Grand Ave.).

FROM THE WEST

Traveling east on Interstate 80, take Interstate 235 east through Des Moines. Take the 31st St. exit. Turn right (south) onto 31st St. to Grand Ave.. Turn right (west) on Grand Ave., the University will be on your left (3200 Grand Ave.).

National Consumer Law Center
77 Summer St., 10th Floor
Boston, MA 02110-1006

LIFE, AGING, AND DEBT

A Workshop on Helping
Older Consumers Deal
with Credit Card Debt
and Teaching Strategies
for Community
Presentations

Monday, July 17, 2006
Des Moines University
Des Moines, Iowa



Co- Sponsored by:

The National Consumer Law Center, Iowa Department of Elder Affairs, Iowa Legal Aid and Des Moines University Geriatric Education Center

Sessions, Schedule, Registration

The first part of the workshop will provide an overview of the credit card burdens of older consumers. This morning session will help attendees identify the problems older consumers confront in the consumer financial markets and then provide some strategies for assisting individuals who become over indebted. We will focus on credit card debt.

The second part of the program will be of particular interest to those who make presentations or conduct workshops for older consumers. This afternoon session will give attendees strategies for presenting materials on debt to elders. Sample techniques and approaches will be discussed.

Both parts of the program will include extensive materials and “take-aways” to help attendees better understand debt and credit issues and improve the ways they assist their constituencies through one-on-one advice or broader outreach.

Who Should Attend:

Attorneys and lay advocates who work with older clients.

Where

**Des Moines University
Student Education Center Auditorium
3200 Grand Ave.
Des Moines, Iowa**

When

**Monday, July 17, 2006
8:30 a.m.-5:00 p.m.**

Schedule

8:30-9:00 Registration and light breakfast

9:00-9:15 Introduction

9:15-10:00 Introduction to credit card problems and elders

10:00-10:45 Exercise with sample credit card agreement and discussion of key credit card abuses

10:45-11:00 Break

11:00-12:30 Debt Management Strategies to Assist Older Consumers

12:30-1:30 Lunch (Provided)

1:45-3:00 Effective Counseling of Older Consumers
Communicating in the Language of Money
Understanding How Adults Learn

3:00-3:15 Break

3:15-5:00 Teaching Techniques That Work for Adults,
Focusing on Strategies for Teaching Elders

Cost & Registration

The workshop is free.

Light breakfast and lunch provided.

Although there is no cost, space is limited and we need to know how many people will attend.

Registration Form

Name _____

Organization _____

Address _____

City _____

State _____ **Zip** _____

Phone _____

Fax _____

E-mail _____

Please send a separate form for each participant from your organization.

Please RSVP no later than June 30, 2006 by **e-mail:** dparziale@nclc.org; by **fax** (617) 542-8028; or by **mail:** National Consumer Law Center, Attn: Debbie Parziale, 77 Summer St., 10th Fl., Boston, MA 02110).

Questions

Please call Debbie Parziale or Deanne Loonin at NCLC (617-542-8010) or Deanna Clingan-Fischer at Iowa Department of Elder Affairs (515-725-3319).