



2018 Free Educational Workshops

General *(Approximate run time 1 hour)*

- **DIFS Overview and Complaint Process** – This presentation provides an explanation of the Michigan Department of Insurance and Financial Services and our role as the regulator of the insurance and financial industry in Michigan. The presenter will discuss how DIFS advocates, educates, and protects the consumer by presenting on our services and the complaint process.

Consumer Finance *(Approximate run time 1 hour)*

- **Are You Drowning in Debt?** – Having trouble paying your bills? Are debt collectors calling you? Are you worried about losing your home or your car? You're not alone. Many people will face a financial crisis at some point in their lives. Whether the crisis is caused by a personal or family illness, the loss of a job, or simple overspending, it can seem overwhelming. But often, it can be overcome. Don't let your financial situation go from bad to worse. Learn how to face your debt head on and develop a spending plan so you can be ahead of the game. In this presentation, you will learn the difference between a debt management company and an individual or company that offers credit counseling, understand your rights when dealing with debt collectors, payday loan options and risk, and how to recognize advertisements that pitch the promise of debt relief but actually may be a scam! Additionally, you will learn the basics of developing a spending plan. Resource materials and tips provided.
- **Challenging Errors in Your Credit Report** – This presentation defines the credit report, how information is reported, and your rights as a consumer. You will find out how, when and why you should review your credit report. A step-by-step review of how to dispute errors in your credit report will also be provided.
- **Securing Mi Financial Future (SMFF)** – This one-of-a-kind workshop has been helping Michigan consumers build, secure, and protect their future since 2014. This workshop is a no-cost, financial wellness and consumer awareness program to help consumers recognize and reach their financial goals. It is offered as an employee awareness program that does not compete with an employer-sponsored retirement plan or benefit provider. For a more in-depth description of the program, visit the [SMFF webpage](#).

Insurance *(Approximate run time 1 hour)*

- **Health Insurance 101** – This presentation details a Michigan citizen's health insurance options, how to shop for coverage, and what must be covered in a policy.
- **Auto Insurance 101** – This presentation will cover everything about Michigan's No-Fault Automobile Insurance. This includes: The No-Fault requirements, mandatory and optional coverages, how rates are developed, how to shop for better rates, and what to do if you are denied automobile insurance.
- **Auto Insurance: What Teen Drivers Must Know** – This presentation, much like the Auto Insurance 101 presentation, will cover everything about Michigan's No-Fault Automobile Insurance, but geared towards teens. The presenter will discuss the mandatory and optional coverages, premiums, deductibles, discounts, and shopping for that first car!

- **Homeowners Insurance** – This presentation will cover everything you need to know about Homeowners insurance. The presenter will discuss how to understand your policy, eligibility, and the major types of insurance policies you can purchase. Settlement options, types of coverages, and rates & premiums will also be discussed. Lastly, the presenter will touch upon what to do if you experience a loss of property.
- **Insurance in Your Golden Years: What Seniors Need to Know about Health, Auto and Life Insurance and More** – This presentation serves as a refresher on what seniors need to know about common insurance products and offers helpful tips and information specific to senior citizens.
- **Long Term Care** – This presentation will help consumers get a better understanding of what Long Term Care Insurance is and what it covers. The presenter will discuss how to tell if it is right for you, what questions to ask when shopping around, and much more!
- **The Role of the State Insurance Regulator and an Understanding of Auto Insurance**– This presentation is aimed toward high school students studying insurance and risk management in the classroom and works to educate the students about insurance regulation from the state’s perspective. The addition of a brief auto insurance activity puts students in the driver’s seat for learning how an auto insurance policy applies in real life scenarios that pertain to collision and comprehensive auto coverage.

These educational workshops are available on request and can be tailored to the specific needs of your target audience. Each of these workshops will provide consumers with an opportunity to receive valuable information and guidance on financial and insurance matters that impact their daily lives. For more information about any of these free educational workshops, or if you would like to schedule any of these DIFS sessions, please contact Kimberly Frederickson, Outreach and Communication Representative at 517-284-8795 (direct) or fredericksonk@michigan.gov.