

## SEMINARS | The Kirksville Area Chamber of Commerce and U.S. Bank are partnering to host a series of free financial seminars for members of the Kirksville community during February at the Adair County Annex Building.

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"You will never be in a better situation until you start saving," Marler said.

The third seminar, "To Your Credit," is about how your credit decisions can affect your life. Marler said this lecture teaches individuals about the importance of maintaining a good credit score and looks at the repercussions of having a bad credit score. Marler said how you treat your credit will affect your ability to make financial decisions later during life, such as owning a home or getting a job.

The fourth seminar is called "Own Your Home." Marler said this lecture combines what individuals might have learned in the other seminars to set people up to own a home. Marler said a mortgage lender will speak about what people can do to get ready for owning a home, down payments and different types of home mortgage loans.

"I feel like most people's goal in their life is to own a home at some point," Marler said.

Marler said the series is purely educational — the information provided is all general and there will be no sales pitches for U.S. Bank.

"It's strictly educational, to help people within the community feel empowered," Marler said.

Marler said she and Sandra Williams, executive director of the Kirksville Area Chamber of Commerce, decided February would be the perfect time to host the series because there isn't much going on in Kirksville and many people will receive tax refund checks from the IRS.

Williams said she hopes the Chamber

will be able to do a series geared toward small business finances later during the year.

"We are always looking for things that we can offer, not just to the community, but also to our members that will benefit them in various ways," Williams said.

Williams said she thinks the seminars will be beneficial for all age groups. She said the lectures will benefit younger people because they might not have had to face these issues yet. Williams said there are many people who are not as new to dealing with finances, but they might only have a little education regarding these subjects.

Williams said although U.S. Bank has provided all the speakers for this series, future events could feature speakers from other financial institutions, accountants or financial planners.

Williams said interested individuals should RSVP to the Chamber of Commerce before Jan. 27 by calling (660) 665-3766.

Jeff Jochimsen, a sales and services manager with U.S. Bank, has been working to set up the condensed lecture geared toward students who are graduating and students interested learning the basics of banking.

Jochimsen said the lecture will break down the basics of banking, Internet banking, mobile banking, overdrafting and building credit. Jochimsen said he will speak to Truman students about the growth and strength of U.S. Bank as well as its tools and services.

"We are going to try to keep it under an hour for this class, but it's going to be an information-packed

## Money Smart Financial Series

Adair County Annex, 300 N. Franklin Street  
RSVP by Jan. 27 to Kirksville Chamber of Commerce at (660)-665-3766



According to Marena Marler, banker for U.S. Bank

**Borrowing Basics**  
7 p.m. Feb. 3

- The importance of credit
- Building good credit
- Using credit wisely



**Pay Yourself**  
7 p.m. Feb. 10

- The importance of saving
- Reaching financial goals



**To Your Credit**  
7 p.m. Feb. 17

- How credit decisions affect every day life
- Maintaining good credit
- Consequences of bad credit



**Own Your Home**  
7 p.m. Feb. 24

- Information about mortgages
- Preparing financially for home ownership
- Different types of loans

There will be a standalone seminar for Truman students at 5:30 p.m. Feb. 23 in the Student Union Building.

hour," Jochimsen said.

Jochimsen said U.S. Bank works with many universities across the United States and the bank's association with college students is something they pride themselves on. Jochimsen said he has built a relationship with Truman and as the connection has grown, so have the events that U.S. Bank sponsors. Jochimsen said some of these events include working with students to set up U.S. Bank accounts during

freshmen orientations.

Jochimsen said it is crucial for students to realize the importance of having good credit.

"Having the ability and the education to know how to build your credit score, to keep a positive credit score, and knowing what hurts your credit, and what doesn't hurt your credit ... is what you need to have in the world we live in today to be successful," Jo-

## GRANT | Truman State recently was awarded a grant to help fund a new competency-based education program for middle school, high school and college-level students.

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that the program is set to be implemented in just 18 months. In addition to the new computer science faculty member, Truman is looking to hire a new instructional designer to help facilitate building the new courses. He said for now, most of the work involves data collection and seeing what other schools have done with similar programs.

Minch said the committee working on the program envisions it as a pipeline, taking young students from a basic interest in data science all the way up to careers in the field. He said overall, the JBA piece of the program probably will be the easiest portion to implement since the summer academy already offers a computer programming course, taught by mathematics professor Donald Binder. Minch said there have been talks about developing a JBA course in app development or something similar that would include an entrepreneurial edge and hopefully get younger students interested.

"Even though it's not formally in the grant, we have been having some discussions with St. Charles Community College about doing a JBA branch operation for even younger kids [than middle school]," Minch said.

Minch said implementing the program is a team effort. He said once the computer science faculty builds coursework, it will be his office's

job to implement it at high schools. Minch said the Institute for Academic Outreach would handle recruiting and registering students, hiring faculty and would facilitate the day-to-day non-content-related needs of the experience. He said his office will play a similar role once the graduate certificate is implemented.

"They handle the content, curriculum and design, we handle the marketing, the customer service piece," Minch said.

Minch said competency-based learning is a mode of learning that appeals to older learners, such as graduate students or Truman alumni who might want to come back to receive additional certifications. He said because of this, the program has a great deal of potential to reach out to audiences Truman currently can't easily reach. Minch said he hopes the program will be compatible with Truman's liberal arts priorities.

"We live in a world where most students, particularly students here at Truman, think of college credit as something based on the amount of hours spent in a classroom and then studying outside of it, with your credit hours tied to that notion," Minch said. "There are many other universities now ... that are moving to this competency-based model where it's not necessarily how much time you sit in the seat but whether or not you satisfy certain competencies."

## Welcome Back Comedian Myq Kaplan to perform tomorrow night in Baldwin Auditorium



Submitted photo

Comedian Myq Kaplan will perform at 7 p.m. tomorrow night in Baldwin Auditorium. Kaplan has appeared on various late-night talk shows.



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