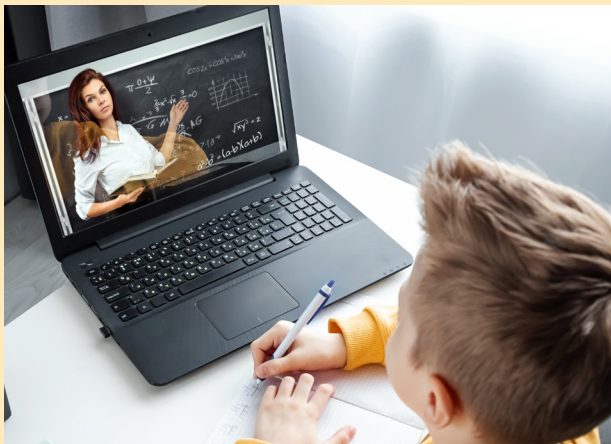


# SANTA ANA COLLEGE COMMUNITY SERVICES PROGRAM FALL 2020

## SCHEDULE OF CLASSES AND WORKSHOPS



Earn a Certificate in **MEDITATION**



**MATH TUTORING** - for Kids



Learn to Create **LOW-FAT LIGHT QUICK MEALS**



Earn Certificates in **MEDICAL BILLING**

**Take Action • Aim for Success • Enroll Now!**

Active Adults • Automotive Technology • Arts & Crafts

Business & Careers • College for Kids & Teens • Culinary Arts

Computers & Technology • Health, Fitness & Beauty • Language • Medical Billing

Money Matters & Investments • Music • Real Estate – and more!

# FALL 2020

## Community Services Program

DISCOVER • PREPARE • DEVELOP • PURSUE



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Arts & Crafts .....	3
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Business & Careers .....	4
College for Kids & Teens .....	10
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Culinary Arts .....	13
Health, Fitness & Beauty .....	13
Medical Billing .....	14
Language .....	15
Money Matters & Investments .....	15
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Real Estate .....	16

### How to Register:

**ONLINE REGISTRATION:** [sac.edu/cms](https://sac.edu/cms) with your MasterCard, VISA, Discover, or American Express.

FAX Registration with your credit card information.

**PHONE REGISTRATION:** MasterCard, VISA, Discover, or American Express. Call (714) 564-6594.

**CONFIRMATION:** Registration received by phone and online will automatically receive a confirmation. If you do not receive a confirmation in 5 business days, call our office at (714) 564-6594. Non-receipt of confirmation does not warrant a refund.

### REFUND & TRANSFER POLICY FOR ALL EVENTS:

Refund and transfer requests must be made (3) business days prior to the event less a \$15 processing fee per person. Non receipt of confirmation does not warrant a refund for any event.

### RETURNED CHECKS & REFUNDS BY CHECK, CASH OR MONEY ORDER:

A \$25 fee will be charged for any returned check. In addition, an administration hold placed against your student records and a class stop will be issued. Refunds issued for cash, check or money order transactions may take 4-5 weeks to process with a completed W-9 form.

### ACCOMMODATIONS FOR DISABILITIES

Students with disabilities who want to request academic accommodations are responsible for informing their instructors and Disabled Students Program and Services (DSPS) as early in the semester as possible, or at least two weeks before the accommodation is needed. To have accommodations authorized, students must provide DSPS with verification of disability and meet with a DSPS professional for an evaluation of needs. Students may schedule an appointment phoning 714-564-6264 or email [DSPS@sac.edu](mailto:DSPS@sac.edu)

### NONDISCRIMINATION POLICY:

The Rancho Santiago Community College District is committed to equal opportunity in educational programs, employment, and all access to institutional programs and activities.

The District, and each individual who represents the District, shall provide access to its services, classes, and programs without regard to national origin, religion, age, gender, gender identity, gender expression, race or ethnicity, color, medical condition, genetic information, ancestry, sexual orientation, marital status, physical or mental disability, pregnancy, or military and veteran status, or because he or she is perceived to have one or more of the foregoing characteristics, or based on association with a person or group with one or more of these actual or perceived characteristics.

The Chancellor shall establish administrative procedures that ensure all members of the college community can present complaints regarding alleged violations of this policy and have their complaints heard in accordance with the Title 5 regulations and those of other agencies that administer state and federal laws regarding nondiscrimination.

No District funds shall ever be used for membership, or for any participation involving financial payment or contribution on behalf of the District or any individual employed by or associated with it, to any private organization whose membership practices are discriminatory on the basis of national origin, religion, age, gender, gender identity, gender expression, race, color, medical condition, genetic information, ancestry, sexual orientation, marital status, physical or mental disability, pregnancy, or military and veteran status, or because he or she is perceived to have one or more of the foregoing characteristics, or because of his or her association with a person or group with one or more of these actual or perceived characteristics. Inquiries regarding compliance and/or grievance procedures may be directed to District's Title IX Officer and/or Section 504/ADA Coordinator, 2323 N. Broadway, Santa Ana, CA 92706, 714-480-7490.

**ALL COURSES ARE ONLINE! FOR COMPLETE COURSE LIST, GO TO [SAC.EDU/CMS](https://sac.edu/cms)**

## ACTIVE ADULTS

### DRAWING FOR ABSOLUTE BEGINNERS

Gain a solid foundation in the basics of drawing to become the artist you've always wanted to be. This course will help you become familiar with paper type, drawing styles, techniques, and basic principles of perspective, layout and design.

**#93109**                      **Wed, Fri**                      **11/11-12/18**                      **\$125/person**                      **12 sessions**                      **Walker C**

### GOVERNMENT GRANTS & SUBSIDIES FOR ELDERCARE

This workshop is designed to educate, clarify, and empower you with options and directions. Learn special laws that can eliminate spend down, forfeiture, penalties, and liens. Educate yourself and take that first step towards protecting your family, your home and your savings from the devastating cost of long-term care. Millions of dollars in government funds go unclaimed and unused every year, only because people don't know they exist or how the application process works. This program is available for everybody who needs nursing home eldercare. Learn how the long-term healthcare system works, and how to legally make it work for you.

**#93656**    **2:00p-4:00p**    **Tue**                      **10/6**                      **\$25/person**                      **1 session**                      **Leiter C**

### CRUISING 101

Have you ever wondered what happens on a cruise? If you haven't been on a cruise this is a great opportunity to learn the ins-and-outs. Learn to choose the best cruise for you, the types of cruises available, what happens at the ports of call, and what not to do. Don't miss this great opportunity! The best way to travel safely is knowing what to expect!

**#93661**    **6:00p-8:00p**    **Wed**                      **10/7**                      **\$49/person**                      **1 session**                      **Quinonez D**

## AROUND THE HOME & GARDEN

### INTRO TO INTERIOR DESIGN

Learn to transform plain living spaces into beautiful and functional rooms. This course will give you the know-how to design a room floor to ceiling with understanding of color theory, industry trends, special arrangements, floor plans, design ideas, and interior design basics.

**#93067**    **Wed, Fri**                      **10/14-11/20**                      **\$115/person**                      **12 sessions**                      **Smallwood S**

### ELIMINATE CLUTTER: HOME & OFFICE

Tired of searching for lost things and stumbling over stuff? You CAN change your surroundings to work for you with simple, easy and practical ideas on how to remove clutter from your life and get organized. Attend this fun interactive program and learn, how to stop junk mail, how to remove clutter, distinguish between organized and neat, and the cost of your stuff. **A \$20 manual fee is payable to the instructor.**

**#92749**    **6:30p-9:30p**    **Tue**                      **10/06**                      **\$39/person**                      **1 session**                      **Miller N**

## ARTS & CRAFTS

### PHOTOGRAPHING NATURE WITH A DIGITAL CAMERA

Discover how your nature photos can become works of art rather than just snapshots. This course will help you explore composition and lighting as you master your digital camera's controls and features to take exceptional nature photos in no time.

**#93138**                      **Wed, Fri**                      **11/11-12/18**                      **\$100/person**                      **12 sessions**                      **Simmons C**

**ALL COURSES ARE ONLINE! FOR COMPLETE COURSE LIST, GO TO [SAC.EDU/CMS](https://sac.edu/cms)**

## **BEADS, CRYSTALS & SEMI-PRECIOUS STONES**

This beginning jewelry design class will introduce students to basic jewelry construction. Learn designing techniques using bead wire, toggles, clasps, eye/head pins and hooks. Students will have a choice to create a necklace and earring set or necklace and bracelet set using beads, crystals or semi-precious stones. Students should bring a pair of the following tools to class: round nose pliers, chain nose pliers, wire cutters and crimping pliers. These tools can be purchased at craft stores. **A \$20 material fee is payable to the instructor.**

**#92985 6:00p-9:00p Tue 12/01 \$30/person 1 session Burns B**

## **BASIC WIRE-WRAPPING**

This hand-wiring class will teach you techniques to design and create beautiful jewelry at a fraction of the cost of retail. With simple wire-wrapping techniques learned in class you'll create a bracelet and earring set using sterling silver or gold filled wires to link semi-precious stones, beads or crystals. Students should bring a pair of the following tools to class: round nose pliers, chain nose pliers, wire cutters and crimping pliers (optional). These tools can be purchased at craft stores. **A \$20 material fee is payable to the instructor.**

**#92986 6:00p-9:00p Tue 12/08 \$30/person 1 session Burns B**

## **CREATIVE CARDS**

This workshop will introduce you to the art of quilling and iris folding. Come create a variety of greetings cards with decorative coils, delicate shapes or beautiful embellishments created from layered patterns of folded strips of paper. Show someone how much you care by adding a personal touch to a special note or card. **A \$10 material fee is payable to the instructor.**

**#92984 6:00p-9:00p Tue 11/17 \$30/person 1 session Burns B**

## **DRAWING FOR ABSOLUTE BEGINNER**

**Gain a solid foundation** in the basics of drawing to become the artist you've always wanted to be. This course will help you become familiar with paper type, drawing styles, techniques, and basic principles of perspective, layout and design.

**#93108 Wed, Fri 09/16-10/23 \$125/person 12 sessions Walker C**

## **AUTOMOTIVE TECHNOLOGY**

## **DMV APPROVED AUTO WHOLESALE BUSINESS**

Come learn to make extra money buying and selling wholesale car as a home-based business; or, simply buy cars for your friends, family and co-workers at great wholesale prices. You can earn \$3000 just selling 3-4 cars a month. In this DMV approved course, you learn how to get your auto dealer license and how to operate a profitable used car business. Find out the how and where of buying at wholesale prices and how to sell at retail for very good profits. You'll get a FREE list of all the dealer-only auctions in the USA. You'll receive a DMV certificate of completion at the end of class. **A \$25 material fee is payable to the instructor.**

**#92754 6:00p-9:00p Mon, Tue 11/09 & 11/10 \$89/person 2 sessions Williams R**

## **BUSINESS & CAREERS**

## **LEARN TO BUY & SELL ON EBAY**

Learn from an auction pro how to work from home or earn extra income by buying and selling goods online for top dollar. This course will teach you how to get noticed, value items, sell quickly, protect against fraud, and safely conduct financial transactions.

**#93132 Wed, Fri 11/11-12/18 \$115/person 12 sessions Frazier S**



**ALL COURSES ARE ONLINE! FOR COMPLETE COURSE LIST, GO TO [SAC.EDU/CMS](https://sac.edu/cms)**

## **BECOME A LOAN SIGNING AGENT**

Make the most out of your notary commission by becoming a certified Loan Signing Agent. Our livestream seminar will teach you how to notarize loan documents and give you a simple strategy to launch your new business. Learn the information and tools you need to succeed as a Signing Agent from the comfort of your home. Our expert teachers are seasoned in the business; they'll teach you the process of completing a signing, best practices in the industry, and how to get loan signing assignments. Students are eligible to access our private Facebook page to ask questions, watch webinars and receive updates. All you need is your smartphone to join. A certificate is awarded upon completion of the course. Topics include: Notarize a loan package from any bank; The dos and don'ts of the profession; What to discuss with your clients; How to develop your own business; and Getting signed up with busy signing agencies. Prerequisite: You must be a Notary or have completed the 'Become a Notary Public' seminar.

**A \$20 material fee is payable to instructor.**

**#92822 6:00p-8:00p Tu W Th 10/13-10/15 \$95/person 3 sessions Notary Pubic Seminars, Inc.**

**#92824 6:00p-8:00p Tu W Th 11/17-11/19 \$95/person 3 sessions Notary Pubic Seminars, Inc.**

## **INTRO TO QUICKBOOKS ONLINE**

Manage the financial aspects of your small business quickly and efficiently using QuickBooks Online. This course will give you hands-on experience recording income and expenses; entering checks and credit card payments; tracking your payables, inventory, and receivables; and much more.

**#93111 Wed, Fri 10/14-11/20 \$115/person 12 sessions Paxton S**

## **BECOME A MYSTERY SHOPPER**

Get goods and services for free, PLUS get paid! All businesses from restaurants and hotels to high end boutiques and grocery stores need to know whether their products and services meet quality standards. Mystery shopping is a wonderful way to earn extra income and have fun while shopping, dining and evaluating customer service at local businesses! You will learn the ins and outs of mystery shopping including signing up with shopping companies, getting your first assignment, pitfalls to avoid and writing great reports. **A \$10 material fee is payable to the instructor.**

**#92919 6:00p-8:30p Tue 10/06 \$35/person 1 session Hayes J**

## **CASH IN WITH A SUCCESSFUL HOME-BASED BUSINESS**

Are you tired of working for someone else? Do you need to increase your income? Turn your talents and hobbies into profit at home by learning how to start a part-time or full-time home-based business. During this comprehensive workshop, you will discover many details including: 100 home business ideas, mandatory legal documentation, effective ways to market your product or service, taking tax deductions (including this workshop), and free future individual Q & A opportunities. If you want to succeed in a home business, this step-by-step workshop is a must!

**#93001 6:00p-8:00p Mon 10/12 \$35/person 1 session Krusemark L**

## **MAKE MONEY WITH WORD PROCESSING BUSINESS**

If you can type, then you can make money at home using your computer. Following a review of the steps necessary to start a profitable, legal business at home, you will then discover the secrets to success in the word processing business. Prerequisite: How to Cash In With A Successful Home-Based Business.

**#93003 8:00p-9:00p Mon 10/12 \$25/person 1 session Krusemark L**

## **A GUIDE TO GETTING PUBLISHED**

Did you know that Stephen King was rejected more than 75 times before he sold his first novel? If your goal is to become a published freelance writer, this comprehensive workshop will guide you to the editor's desk. Learn how to become a published writer, submit manuscripts the correct way, and write an irresistible query letter. Discover over 100 ways to make money as a freelance writer.

**#93005 6:00p-8:00p Tue 10/13 \$35/person 1 session Krusemark L**

**ALL COURSES ARE ONLINE! FOR COMPLETE COURSE LIST, GO TO [SAC.EDU/CMS](https://sac.edu/cms)****MEET THE AGENT/PUBLISHER**

Have you ever wanted to talk to a real agent or publisher? Are you tired of having your manuscripts critiqued by non-professionals or paying an editor too much money to change your writing to their voice? Bring your in-progress manuscript for an in-class critique of one page of your poetry, article, short story, screenplay, novel, non-fiction book, or children's book. You can then leave a COPY of your manuscript for a professional critique of your entire manuscript (for an optional materials fee of \$50 for up to 25 double-spaced pages + \$1/page thereafter) and a list of publishers/agents who are interested in your type of work.

**#93012 7:00p-8:00p Thurs 10/15 \$25/person 1 session Krusemark L**

**ACCOUNTING FUNDAMENTAL SERIES**

Whether you're a sole proprietor looking to manage your business finances or you simply want to gain an understanding of accounting basics for career advancement or for personal use, the courses in this bundle will give you a solid foundation in financial matters. If you're interested in increasing your financial awareness while also gaining a marketable skill, this series of courses is perfect for you.

**#93079 Wed, Fri 09/16-10/23 \$199/person 12 sessions Messier C**

**LEADERSHIP SUITE**

Leading a team requires a unique ability to manage teams, make decisions and work with a variety of personalities. Learn all of these skills in the Leadership Suite. Lessons include: Achieving Success with Difficult People, Leadership, Building Teams That Work, and Skills for Making Great Decisions.

**#93131 Wed, Fri 09/16-11/6 \$395/person 16 sessions Liana, Morton, Harte & Brown**

**TRAVEL DO'S & DON'TS**

Get the most out of your vacation! Learn the do's and don'ts while traveling, as well as proper travel etiquette. After completing this class students will be aware of the precautionary measures necessary to stay safe while traveling; understand the different travel seasons in the travel industry; identify the legal documents required to travel nationally and internationally; learn what you should do and/or avoid to get the most out of your vacation. Turn your travels from just a vacation into a life time experience.

**#92792 6:00p-8:00p Wed 09/16 \$39/person 1 session Quinonez D**

**BECOME A TRAVEL AGENT**

Does the thought of planning exotic vacations and traveling to distant places inspire you? Do you enjoy meeting new people experiencing new Wed, Frioods, sites and cultures? This workshop will introduce you to opportunities that will put your interests into practice. Students will learn how to become a travel agent; the type of skills and training necessary in order to succeed; how to become a CTA or Certified Travel Associate and finding employment. In addition, discussions include covering the nitty-gritty legal requirements to starting a travel business, as well as the aspects of working from home as a Home-Based travel agent. Don't miss this opportunity to add travel into the lives of those seeking an adventure.

**#92791 6:00p-8:00p Wed 09/30 \$39/person 1 session Quinonez D**

**MAKEUP 101**

Makeup 101 is for people who want to learn the basic steps to be your own makeup artist. This class will educate you in makeup application and foundation selection, including a basic understanding of face shapes, bone structures, hues and what eye shadows to use. The class will cover day and evening looks, plus natural bold and trendy runway looks. You will learn how to correct and reshape brows, as well as how to apply eye lashes. You will learn blending techniques, shading and contouring to create the most glamorous looks. A step by step application will be supervised by the instructor. Each student will receive a certificate of completion. **A \$45 makeup kit fee is payable to the instructor.**

**#92997 6:00p-8:30p Mon 11/16 \$55/person 1 session Jackson M**

**ALL COURSES ARE ONLINE! FOR COMPLETE COURSE LIST, GO TO [SAC.EDU/CMS](https://sac.edu/cms)**

## **MONETIZE WEBSITES BLOGS & SOCIAL MEDIA**

Earn a passive monthly income from selling other people's products by placing a merchant-provided advertisement link on your site and get a commission for every sale, click or lead. Learn where to find 1000+ free and low cost opportunities and how to avoid scams or links that won't offer a beneficial ROI (return on investment). Learn how to find high, recurring, and second-tier commissions, and how sales funnels can increase your income. You'll also learn SEO secrets to increase your site's ranking and visibility on search engines like Google.

**#93009 6:00p-7:00p Thurs 10/15 \$25/person 1 session Krusemark L**

## **HOW TO SELF PUBLISH FOR FREE**

Publishing is easier than you think. If you want to be published, but don't know where to start, this class will give you the know-how to fulfill your dream of creating your own books, and e-books. Topics include: Use quick and easy methods to get your work published, Convert your book to Kindle for FREE, Upload your finished books and e-books to Amazon and other major chains, Offer it as a pay-per-download product from your Web site, Use copyrights to protect your work. **A \$20 material fee is payable to the instructor.**

**#92751 6:30p-9:30p Tue 09/29 \$39/person 1 session Rounds M**

## **FUNDAMENTALS OF SUPERVISION & MANAGEMENT**

In today's job market, individuals are realizing success with home-based businesses. If you are concerned about your job security, are looking for ways to earn more after-tax dollars, have always dreamed of starting your own business or already work out of your home, this class is for you! Be in control of your income level. With very little money and the guidance of this class, you can build a successful business and determine your own job security. Topics include: Legally form a business, Accept your customer's credit cards, Keep bookkeeping and tax records, Calculate sales tax on product or from the Internet, Use your Web site as an effective business tool. **A material fee of \$30 for the Mechanics of Starting a Home-Based Business is payable to the instructor.**

**#93094 Wed, Fri 09/16-10/23 \$125/person 12 sessions Addesso P**

## **WRITING EFFECTIVE GRANT PROPOSALS**

Preparing successful grant proposals to receive funding from corporations or foundations requires careful research, meticulous preparation, and graceful writing. Grant administrators will often say that many grant requesters have a limited understanding of the proposal writing process, and as a result their worthy causes lose out.

**#93078 Wed, Fri 09/16-10/23 \$125/person 12 sessions Poole J**

## **WRITING ESSENTIALS**

Whether you're hoping to get a better job, write for a blog, or publish your short story, this course will give you the writing tools you need for success. It's also a perfect choice if you speak English as a second language. With the knowledge and hands-on practice you gain from this course, you'll be able to express yourself clearly and persuasively in writing-both in your personal life and in the business world.

**#93136 Wed, Fri 10/14-11/20 \$115/person 12 sessions Linquist A**

## **VOICE-OVERS: YOU'RE ON THE AIR**

In what could be one of most enlightening 2 hours you've ever spent, this class will show you how YOU could actually begin using your speaking voice for commercials, films, videos and more! In this class, you will learn a unique way to cash in on one of the most lucrative full or part-time careers out there! This is a business that you can handle on your own terms, on your own turf, in your own time, and with practically no overhead! And NOW is the best time to make this happen as new companies are looking for new voices like never before. This exciting and fun class could be the game changer you've been looking for!

**#92755 6:00p-8:00p Thurs 11/05 \$35/person 1 session Such A Voice**

**ALL COURSES ARE ONLINE! FOR COMPLETE COURSE LIST, GO TO [SAC.EDU/CMS](https://sac.edu/cms)**

## **SOLAR INSTALLATION TRAINING**

Since 2010, solar panels have increased in popularity; and in California, all new home construction must have solar panels. Home and commercial owners are looking for Solar Installers to install solar panels on roofs, and countless experienced solar installers are providing this work. Join us and learn how to design and install roof-top solar photovoltaic systems. Topics include: . Solar, electrical, and city codes . Electrical wiring. **A \$20 material fee payable in advance (via Venmo or PayPal).** Information regarding Zoom login will be emailed prior to the start of course.

**#92807 6:00p-10:00p M Tu W Th 09/22-09/30 \$225/person 6 sessions Abdul Q**

## **MARKET BUSINESS ON INTERNET**

Find out how to market your business on the Internet, even if you have little or no money to spend! In this practical, hands-on course, you'll discover proven methods that will help you establish an Internet presence and build an online brand identity. You'll learn how search engine optimization (SEO) works and how to track your site's performance using web analytics. You will discover how to use online advertising, email marketing, and social media (including blogs) to drive business to your website. Finally, you'll learn how to keep your visitors coming back again and again!

**#93134 Wed, Fri 10/14-11/20 \$115/person 12 sessions Adams L**

## **BECOME A NOTARY PUBLIC**

Establish yourself as a Notary Public, earn additional income and provide a service to your community. Successful notaries provide a valuable service to their company, friends and private clients. Notary skills are valuable in almost any industry: real estate, legal, medical and banking to name just a few. Livestream with a notary expert for three sessions and you will be ready to take the official notary exam and practice as a safe and effective notary. Next, consider becoming a Loan Signing Agent and make \$200 to \$300 per signing. Students are eligible to access our private Facebook page to ask questions, watch webinars and receive updates. All you need is a smartphone to join. Must be at least 18 years of age. A serious conviction may disqualify an applicant. Register for the official notary exam 15 days in advance or be a walk-in candidate. Use this link to view schedule and register:

[www.cpsr.us/notary/exam\\_registration.php](http://www.cpsr.us/notary/exam_registration.php) **A \$20 material fee is payable to the instructor.**

**#92813 10:00a-1:30p Sa Su 10/10 & 10/11 \$95/person 2 sessions Notary Pubic Seminars, Inc.**

**#92816 6:00p-8:15p Tu W Th 12/01-12/03 \$95/person 3 sessions Notary Pubic Seminars, Inc.**

## **RENEW NOTARY COMMISSION-3 HR REQUIRED**

Renewing Notaries may take a three hour Approved Notary Refresher course. We will review all laws and regulations you are required to know to continue as a Notary. You must take the exam and be fingerprinted again. A 6 hour approved course must be taken first without a lapse in your commission." Commission is valid for 4 years. Serious conviction may disqualify applicant. Register for the official notary exam 15 days in advance or be a walk-in candidate. Use this link to view schedule and register:

[www.cpsr.us/notary/exam\\_registration.php](http://www.cpsr.us/notary/exam_registration.php) **A \$20 material fee is payable to the instructor.**

**#92818 10:00a-1:30p Sat 10/10 \$49/person 1 session Notary Pubic Seminars, Inc.**

**#92819 6:00p-8:15p; 6:00p - 7:00p Tue, Wed 12/01-12/02 \$49/person 2 sessions Notary Pubic Seminars, Inc.**

## **BECOME A LEGAL DOCUMENT ASSISTANT**

Whether you want to boost your income, create a new job opportunity, or take your experience in the legal field to the next level, this class is for you! Become a certified and bonded Legal Document Assistant, and tap into a multi-billion dollar industry. This specialized position allows you to prepare legal documents at competitive rates within this lucrative field. Whether you work for a law firm, help people in need of lower-cost alternatives to an attorney, or work independently for clients who want to represent themselves in court, LDAs experience great opportunities in the following fields: corporate, business, insurance, family law, personal injury, social service and estate planning, among others. We'll give you the expert knowledge you need to confidently complete multiple legal documents. **A \$60 material fee is payable to the instructor.**

**#92911 6:00p-8:00p M Tu Th 12/07-12/17 \$200/person 3 sessions Notary Public Seminars, Inc.**



**ALL COURSES ARE ONLINE! FOR COMPLETE COURSE LIST, GO TO [SAC.EDU/CMS](https://sac.edu/cms)**

## **BECOME A PROFESSIONAL ORGANIZER**

Learn how to turn your organizing skills into a moneymaking career. You'll be given the tools and knowledge to succeed as a professional organizer and learn about Organizing specialties and finding your niche; Understanding and using the Clutter-Hoarding Scale; Structuring your business for SUCCESS; Business licensing and insurance to cover all the bases. **A \$20 material fee is payable to the instructor.**

**#92746 6:30p-9:30p Wed 10/07 \$39/person 1 session Miller N**

## **WRITE ONLINE BLOGS MAGAZINES WEBSITES**

You don't need a journalism-school degree, newspaper reporting experience, or previously published articles to write for online blogs, magazines, and websites. Some online opportunities offer exposure and networking, while many pay \$1 a word and more. In this fast-paced session, you will learn how to: find story ideas and opportunities that pay, conduct interviews, study your target market, and create pitches, queries and LOI's (letters of intent).

**#93007 5:00p-6:00p Wed 10/14 \$25/person 1 session Krusemark L**

## **GUIDE TO STARTING A FREE BLOG**

Online blogging is a great way to get the word out about you, your service, your product, or information you want to share! You will learn step-by-step how to: start a FREE blog with WordPress, choose a blog template, emphasize your blog content with a creative name, use your unique voice to share your expertise, and connect your domain/website. You will also learn how to earn an income with your blog, including links to other websites and advertising on your blog, as well as increase your internet ranking.

**#93008 6:00p-8:00p Wed 10/14 \$35/person 1 session Krusemark L**

## **INTRO TO SCREENWRITING**

With technological breakthroughs bringing the cost of making and distributing movies down to almost nothing, there is an ever-increasing demand for great scripts-and for people who can write them. Whether you want to write micro-budget indie films or Hollywood blockbusters, this course will teach you everything you need to know to write a script that sells. You will learn the fundamentals of stories-why audiences need them, what they expect from them, and what kinds of stories work time after time. You'll discover how to create characters audiences connect with and how to write dialogue that will bring them to life. You will get hands-on experience through a series of short writing assignments that will have you working like a pro from the very beginning of the course. In addition, you'll get an inside look into the business of selling your script and building your career as a writer. When you finish the course, you'll be ready to start writing your own script!

**#93112 Wed, Fri 10/14-11/20 \$115/person 12 sessions Rabkin W**

## **START A HOME-BASED BUSINESS**

If you are thinking about starting a home-based business, online business, selling on eBay, having a small consumer business or becoming a consultant, this workshop outlines the basics of starting a business. You will learn different entities of a business structure: federal, state, local taxes; licensing requirements; bookkeeping and tax records; and different ideas for starting a business. **A \$20 material fee is payable to the instructor.**

**#92752 6:30p-9:30p Mon 10/05 \$39/person 1 session Miller N**

## **PODCASTING FOR PROFIT**

Have you ever wanted to be a DJ or the host of a radio show? Would you like to be paid to host your own show? Would you like to promote your business, hobby or passion on radio? Now you can, by setting up your own Podcasting program! This course explains and demonstrates how to set up an audio podcast and monetize it including the equipment and software necessary, the procedures for creating and broadcasting, and over a dozen ways to make money with your podcasts. **A \$20 material fee includes instruction, references, resources, and software to set up and operate a Podcasting program.**

**#92753 6:30p-9:30p Mon 09/28 \$39/person 1 session Rounds M**

**ALL COURSES ARE ONLINE! FOR COMPLETE COURSE LIST, GO TO [SAC.EDU/CMS](https://sac.edu/cms)**

## **ESSENTIAL DOCUMENTS TO PROTECT YOUR FAMILY**

Prepare for the future, protect your family's finances, and save hundreds of dollars in legal fees. Students will spend six hours with an attorney who is experienced in preparing these four critical documents, and get step by step instructions to complete them by the end of class! This class will make difficult decisions easier on you and your family. Your instructor will discuss the following essential documents in detail, and cover how this will help your family, how to get started, what to include, where to file, legal requirements, do's and don'ts, and other important considerations. Revocable Trust, Durable Power of Attorney, California Healthcare Directive, California Wills. **A \$20 material fee is payable to the instructor.**

**#92918 6:00p-8:00p M Tu Th 11/02-11/05 \$95/person 3 sessions Notary Public Seminars, Inc.**

## **START YOUR OWN ONLINE BUSINESS**

Learn how to harness the power of the Internet to build and sustain a profitable business. This course will teach you the step-by-step process of creating a product, building a website, engaging a customer base, and finding new leads online.

**#93092 Wed, Fri 10/14-11/20 \$115/person 12 sessions Semp B**

## **COLLEGE FOR KIDS & TEENS**

**Registration for ALL College For Kids & Teens events must include a completed Medical/Waiver Release form online**

## **NASA JR. ASTRONAUTS (AGES 5-12)**

Join us for this 8 week class that is OUT OF THIS WORLD! NASA and Mad Science collaborate to take you on a voyage of discovery with unique hands-on activities, and amazing demonstrations that explore the sun and stars, space technology, rocket science and more! Our Mad Scientist will guide your child through 45-60 minute active virtual lessons (via ZOOM) and INCLUDES delivery of Mad Science Projects and additional materials that you will use throughout the class! We will also email parents a summary card and extra activity following each weeks lesson.

**#93712 1:00p-2:00p Friday 10/09-12/04 \$129/person 8 sessions Mad Science**

## **INTRO TO GUITAR (AGES 12+)**

Learn to play guitar, and become the musician you've always wanted to be! In these fun and informative lessons, you'll build basic guitar skills step-by-step with the help of hands-on exercises, audio and video recordings, and detailed illustrations. The classical guitar skills you'll master in this course will allow you to play any style of music, from hard rock to country-and-western. And that's not all! Whether you're a beginner or an intermediate student, this course will take your musical talent to the next level.

**#93054 Wed, Fri 10/14-11/20 \$125/person 12 sessions Burns E**

## **MATH HOMEWORK HELP (AGES 9-11)**

The primary focus of this class is to provide Math support for students entering grades 4, 5 & 6. Students will learn new ways to work through Math Problems and concepts. The instructor will help students work through their Math homework and provide additional instruction to help students succeed!

**#93662 3:00p-4:30p Mon Wed 10/26-12/7 \$99/person 10 sessions Huynh T**

## **MATH HOMEWORK HELP (AGES 12-13)**

For students who have completed or will be enrolling in Middle School. This class is designed to help students with their Math Homework. The instructor will answer questions, review Math concepts, and provide support to help students succeed.

**#93663 3:00p-4:30p Tue Thurs 9/22-10/22 \$99/person 10 sessions Huynh T**

**ALL COURSES ARE ONLINE! FOR COMPLETE COURSE LIST, GO TO [SAC.EDU/CMS](https://sac.edu/cms)**

### **MATH PROBLEM SOLVING SKILLS (AGES 11-14)**

For students who have completed or will be enrolling in grade 6, 7 or 8. This course is designed to help students develop skills and problem-solving techniques. Students will learn to solve problems using critical thinking. Focus will be on: Words problems, Guess and Check, Using Fractions, Decimals, Percentages, fractions, and basic pre-algebra concepts.

**#93665 9:00a-10:30a Sat 10/31-12/5 \$69/person 6 sessions Huynh T**

### **EARLY READER (AGES 6 & 7)**

In this class, students will be introduced to a variety of stories designed for first and second graders in which reading skills and strategies will be introduced and practiced. Vocabulary, writing sentences, and grammar also will be included along with a variety of examples will be provided. Students will cover different material in each session.

**#93017 10:00a-11:00a Sat 10/10-12/12 \$95/person 8 sessions Perez MA**  
(no class 11/14 & 11/28)

### **READING COMPREHENSION (AGES 8-10)**

In this class, students will be introduced to variety of stories designed for third and fourth graders in which reading skills and strategies will be introduced and practiced. Vocabulary, grammar, and writing sentences also will be included along with a variety of examples will be provided. Students will cover different material in each session.

**#93019 11:15a-12:15p Sat 10/10-12/12 \$95/person 8 sessions Perez MA**  
(no class 11/14 & 11/28)

### **ONLINE DRIVER'S EDUCATION (AGES 15+)**

Independence is just a click away. Complete your Driver's Education requirement from home on your computer, tablet or phone. This is an interactive, online course with videos and animated driving scenarios. Learn the rules of the road, driver responsibility, DMV procedures and much more. Receive DMV-approved Certificate of Completion. A licensed instructor is available to answer any questions. Sign up anytime.

**#92794 \$39/person Bay Area Driving**

### **DRAWING FOR BEGINNERS (AGES 12+)**

Gain a solid foundation in the basics of drawing to become the artist you've always wanted to be. This course will help you become familiar with paper type, drawing styles, techniques, and basic principles of perspective, layout and design.

**#93058 Wed, Fri 10/14-11/20 \$125/person 12 sessions Walker C**

### **TEEN MAKEUP AND SKIN CARE (AGES 12+)**

Master the step-by-step makeup application techniques to enhance your beauty. Succeed in covering and treating acne and dark under-eye circles. Learn how to take care of your skin, makeup applications and what colors work best for you. Understand your skin type and how to ensure beautiful clear skin. A **\$45 material fee for a makeup kit is payable to the instructor.**

**#92999 4:00p-6:00p Mon 10/26 \$55/person 1 session Jackson M**

### **SPANISH FOR FUN (6-14 years)**

Learn to speak and think in Spanish through fun, culturally-sensitive, and customized classes focusing on listening, reading speaking and vocabulary. Our program aims at their learning through visuals, songs, and activities with music, posters, pictures and theater.

**#92993 9:30a-11:00a Sat 09/26-11/14 \$89/person 8 sessions Gate Languages**

**ALL COURSES ARE ONLINE! FOR COMPLETE COURSE LIST, GO TO [SAC.EDU/CMS](https://sac.edu/cms)**

## **HOMESCHOOL WITH SUCCESS**

Discover how to homeschool your children in a way that ensures they get what they need both academically and socially. This course offers a lot of information and guidance for homeschooling.

**#93214**                      **Wed, Fri**                      **09/16-10/23**                      **\$100/person**                      **12 sessions**                      **Richards B**

## **KEYBOARDING (AGES 10+)**

Become faster and more confident at the keyboard. This course will help you learn how to touch-type the alphabetic, numeric, and symbol keys; create, save, and edit word processing documents; and successfully take a timed writing test.

**#93060**                      **Wed, Fri**                      **10/14-11/20**                      **\$125/person**                      **12 sessions**                      **Van Pelt K**

**#93130**                      **Wed, Fri**                      **11/11-12/18**                      **\$125/person**                      **12 sessions**                      **Van Pelt K**

## **SAT/ACT PREP SERIES (AGES 15+)**

Making the decision to attend college is probably one of the most important decisions you'll ever make, and your performance on college entrance exams is instrumental in determining your college choice. Universities and colleges throughout the U.S. require applicants to take the SAT or ACT as part of their evaluation package. This series will prepare you for both tests. This series will prepare you to excel in all sections of the undergraduate college entrance exams and provide you with the means to achieve your best potential score!

**#93061**                      **Wed, Fri**                      **10/14-12/30**                      **\$225/person**                      **24 sessions**                      **Gialoreto B**

## **ENHANCE LANGUAGE DEVELOPMENT (AGES 10+)**

Help your children become proficient speakers and thinkers. This course provides ways to stimulate your child's continued speech, brain, and language development in enjoyable, age-appropriate, and natural ways.

**#93216**   **Wed, Fri**                      **09/16-10/23**                      **\$115/person**                      **12 sessions**                      **Paxton K**

## **FUNDAMENTAL FORCES (AGES 5-12)**

Ever wonder how bridges stand up over water? Or how gravity works? Explore a variety of topics including engineering, physics and electricity as you learn how science can impact our everyday lives. Our Mad Scientist will guide your child through 45-60 minute active virtual lessons (via ZOOM) and INCLUDES delivery of Mad Science Projects and additional materials that you will use throughout the class! We will also email parents a summary card and extra activity following each weeks lesson.

**#93713**   **2:30p-3:30p**   **Thurs**                      **10/1-11/19**                      **\$129/person**                      **8 sessions**                      **Mad Science**

## **COMPUTERS**

### **COMPUTER SKILLS FOR THE WORKPLACE**

Confidently apply for jobs knowing that you possess the computer skills needed to perform on the job. This course includes a great introduction to Windows 10 and Office 2016 to provide the fundamental computer competencies you need to prosper in a modern workplace.

**#93102**                      **Wed, Fri**                      **09/16-10/23**                      **\$115/person**                      **12 sessions**                      **Paquin D**

**#93104**                      **Wed, Fri**                      **10/14-11/20**                      **\$115/person**                      **12 sessions**                      **Paquin D**

### **INTRO TO WINDOWS 10**

In this course, you will gain the foundation you need to get started using Windows 10. File Explorer can help you manage your files and create basic text documents using WordPad. From managing files and editing photos to working with external drives, you will learn everything you need to know about getting the most from this operating system. Additionally, since security is important, you will also learn how to protect your files and how to protect and update Windows 10.

**#93412**                      **Wed, Fri**                      **09/16-10/23**                      **\$115/person**                      **12 sessions**                      **Simmons C**

**ALL COURSES ARE ONLINE! FOR COMPLETE COURSE LIST, GO TO [SAC.EDU/CMS](https://sac.edu/cms)**

### **INTRO TO MICROSOFT WORD**

Learn the most efficient methods to creating, editing, formatting, and printing letters and other documents. Beginners as well as experienced Word users will benefit from learning shortcuts and tips to make word processing easier and faster to use for home and work.

**#93413**                      **Wed, Fri**                      **10/14-11/20**                      **\$129/person**                      **12 sessions**                      **Wang W**

### **INTRO TO MICROSOFT EXCEL**

This class will cover the proper techniques to create, format, and edit spreadsheets for both business and personal use. Learn to sort and calculate your data easily. Create a graphical view of your data such as pie, line, and bar charts with color and 3-D effects. Learn how to do all these features with easy shortcuts, menus, and wizards. Basic computer and word processing knowledge is recommended.

**#93414**                      **Wed, Fri**                      **11/11-12/18**                      **\$129/person**                      **12 sessions**                      **Wambolt C**

### **USING SOCIAL MEDIA IN BUSINESS**

Learn how to use the five most popular social media platforms-Facebook, Twitter, LinkedIn, Pinterest, and Instagram-to grow and promote your business. This course will help you harness the power of social media to connect with new customers, advertise products, and promote your brand.

**#93415**                      **Wed, Fri**                      **09/16-10/23**                      **\$115/person**                      **12 sessions**                      **Semp B**

### **INTRO TO SQL**

Gain a solid working knowledge of the most powerful and widely used database programming language. This course will provide you the skills to write SQL queries to create tables, retrieve data from single or multiple tables, manipulate data in a database, and gather statistics from data stored in a database.

**#93113**                      **Wed, Fri**                      **09/16-10/23**                      **\$115/person**                      **12 sessions**                      **Wilson M**

**#93114**                      **Wed, Fri**                      **11/11-12/18**                      **\$115/person**                      **12 sessions**                      **Wilson M**

## **CULINARY ARTS**

### **LOW-FAT LIGHT QUICK MEALS**

Learn to create delicious and nutritious meals by reducing fat without sacrificing flavor. This course provides tips on menu planning and quicker cooking, and it allows you to try out over 50 exciting lower-fat recipes.

**#93133**                      **Wed, Fri**                      **09/16-10/23**                      **\$100/person**                      **12 sessions**                      **Acosta D**

## **HEALTH, FITNESS & BEAUTY**

### **CERTIFICATE IN STRESS MANAGEMENT**

In this online course, you will explore the physiological, social and psychological impacts of stress and study modalities to get stress under control. You will examine the relationship between stress and health, nutrition, and physical activity, and discover how stress can develop in the workplace. You will also learn about the different therapies that can help reduce stress, including how healthy living habits such as exercise and diet can help counteract the negative impact of stress.

**#93210**                      **Wed, Fri**                      **09/16-10/23**                      **\$115/person**                      **12 sessions**                      **Koopsen C**

### **CERTIFICATE IN MEDITATION**

Learn how to intentionally train your attention and concentration for effective meditation. In addition to meditation techniques, this course will also help you discover how meditation can be used to increase mindfulness, reduce stress, deal with pain and illness, and support overall health.

**#93205**                      **Wed, Fri**                      **09/16-10/23**                      **\$115/person**                      **12 sessions**                      **Koopsen C**



**ALL COURSES ARE ONLINE! FOR COMPLETE COURSE LIST, GO TO [SAC.EDU/CMS](https://sac.edu/cms)**

## **CERTIFICATE IN FOOD, NUTRITION & HEALTH**

Learn how nutrition impacts health and the development of chronic diseases. This course will give you expertise regarding the role food and water play in health and how making appropriate changes in nutrition can have powerful effects on health throughout life.

**#93204                      Wed, Fri            10/14-11/20            \$115/person            12 sessions            Koopsen C**

## **INTRO TO NATURAL HEALTH & HEALING**

Take charge of your own health and healing by discovering how to achieve total health of the mind, body, and spirit. This course allows you to explore a variety of methods including diet, hydrotherapy, positive attitude, relaxation, yoga, chiropractic, natural remedies and more to achieve total health.

**#93068                      Wed, Fri            11/11-12/18            \$115/person            12 sessions            Snyder T**

## **CERTIFICATE IN MINDFULNESS**

Lay the foundation for a career in health and wellness coaching with a deep understanding of the practice of mindfulness. This course will provide in depth knowledge of mindfulness and meditation, mindfulness and happiness, mindful eating, mindful movement, and mindful relationships.

**#93207                      Wed, Fri            11/11-12/18            \$115/person            12 sessions            Koopsen C**

## **MEDICAL BILLING**

**Mandatory Online Orientation Link: [forms.gle/bK2fX3VwArNy8oBBA](https://forms.gle/bK2fX3VwArNy8oBBA)**

### **MEDICAL INSURANCE BILLING CERTIFICATE**

**PREREQUISITE:** Ability to read and understand English, Basic computer knowledge using computer with high-speed Internet access with supported computer operating systems and Internet/Web browsers, Adobe Flash Player & Adobe Acrobat Reader. A comprehensive study of medical insurance billing, introduction to CPT, ICD & HCPCS coding and collection strategies. Procedures and paperwork involving various insurance providers including, Medicare, Medi-Cal, TRICARE, CHAMPVA, California Workers' Compensation System and Managed Care plans for inpatient and outpatient claims. Privacy rules and regulations involving patient confidential information governed by HIPAA. Set-up a mock medical practice using web-based software to enter new practice information, new patient demographic and insurance information, patient billing, electronic and paper claims processing. Students will be notified with access to the online class prior to orientation. Details on the purchase materials will be covered at the orientation.

**There is a \$225 material fee payable to the instructor at orientation via PayPal.**

**#92756    6:30p-8:00p    Tu W Th    09/08-09/29    \$150/person    10 sessions**

**Hall Patterson K**

### **START A MEDICAL BILLING SERVICE**

Many medical practices receive most of their income from insurance companies. Thus, medical billing services are in demand. In this class you will learn: How to obtain clients; Setting your fees; What other services a billing service could offer; Marketing your services; Where to obtain HIPAA compliant software; Sample HIPAA Business Associate Agreement & Independent Contractor Agreement; What billing organizations you can join; How to obtain updates from insurance companies; Sole Proprietorship, Partnership, Corporation & LLCs discussed. Students will be notified with access to their online class prior to the orientation. Details on the purchase of materials will be covered at orientation. **There is a \$29 material fee payable to the instructor at orientation via PayPal.**

**#92758    10:00a-12:00p    Wed            10/07                      \$25/person    1 session**

**Hall Patterson K**

**ALL COURSES ARE ONLINE! FOR COMPLETE COURSE LIST, GO TO [SAC.EDU/CMS](https://sac.edu/cms)****MEDICAL FRONT OFFICE CERTIFICATE**

This course is intended for students interested in becoming a Medical Front Office/Medical Receptionist sometime referred to as the Intake Coordinator. This class will ensure students are prepared to begin a rewarding career and to become an integral part of the medical office team. Topics covered include: Basic Medical Benefit Terms and Plans, Eligibility and Insurance Benefit Verification, Appointment Scheduling (Manual and Computerized), Improving Telephone Skills, Patient Arrival, Check-In and Departure, Handling Medical/Office Forms, HIPAA/Patient Privacy & Confidentiality, and Medical Terminology (specific to the front office). **There is a \$89 material fee payable to the instructor at orientation via PayPal.**

#92757 6:30p-8:30p W Th 09/30-10/01 \$35/person 2 sessions

Hall Patterson K

**Upon successful completion of all classes students will receive a Certificate of Completion**

**MARRIAGE & RELATIONSHIPS: KEYS TO SUCCESS**

Learn how to build a solid foundation for your relationship that will last far beyond "I do." Through this course, you will gain key strategies for maintaining your relationship and great tips to help keep the love alive.

#93135 Wed, Fri 11/11-12/18 \$115/person 12 sessions Eaker B

**HANDLING MEDICAL EMERGENCIES**

Recognizing the early signs and symptoms of common medical conditions and providing appropriate treatment can mean a better outcome for the patient and can greatly reduce the seriousness of the illness, which means a shorter hospital stay and lower medical costs. It's also very satisfying to know how to help someone in a time of need.

#93096 Wed, Fri 11/11-12/18 \$125/person 12 sessions Scyphers B

**LANGUAGE****SPANISH FOR HEALTHCARE PROFESSIONALS**

This course focuses on conversational interactions typical in healthcare settings such as clinics, hospitals, and medical centers, and between medical practitioners, patients, and third parties involved. Students are exposed to commonly-used phraseology and are given extensive opportunity for practice through role play and group and individual pronunciation drills. Grammar is limited to the minimum possible, and lessons gradually progress in complexity. Basic Knowledge or familiarity with Spanish required. **A \$25 material fee is payable to the instructor.**

#92992 6:00p-8:00p Tue 09/22-10/27 \$175/person 6 sessions Gate Languages

**SPANISH FOR BUSINESS**

This course is designed to teach you to communicate effectively in Spanish in professional contexts. You will expand your Spanish vocabulary, improve your ability to write and speak in Spanish in both social and professional interactions, and learn terminology and skills that you can apply to business negotiations, telephone conversations, written reports and emails, and professional presentations. Lessons gradually progress in complexity. Basic knowledge or familiarity with Spanish required. **A \$25 material fee is payable to the instructor.**

#92996 6:00p-8:00p Mon 09/21-10/26 \$89/person 6 sessions Gate Languages

**MONEY MATTERS & INVESTMENTS****STOCK OPTIONS RISK LESS, MAKE MORE**

Stock Options can be complicated to the average investor. In this class, we'll introduce you to three of the best time-tested strategies that you can add to your investment portfolio to reduce your risk and make more. Our instructor has over 30 years of options trading experience to share with you.

#93050 6:00p-8:00p Thurs 09/10 \$30/person 1 session Ferrara J

**ALL COURSES ARE ONLINE! FOR COMPLETE COURSE LIST, GO TO [SAC.EDU/CMS](https://sac.edu/cms)**

## PERSONAL FINANCE

This course will prepare you for a lifetime of worthwhile personal financial planning. The tools you will learn are useful, realistic, and easy to work into your regular routine. They will help you gain control over the financial impact of the choices you make. You will learn to create and use a budget, borrow and invest wisely, make intelligent decisions about insurance, and plan for your financial future. You will develop a retirement savings plan, and you will be better prepared to make large purchases and plan for taxes. You will learn the essentials of household bookkeeping, record-keeping requirements, and much, much more.

#93137      Wed, Fri      09/16-10/23      \$115/person      12 sessions      Crabtree M

## INVESTING POST PANDEMIC

This course will teach you how to profit from the vast economic changes that occurred in 2020. We'll go over big changes in value stocks, e-commerce, artificial intelligence, work-from-home, the 2020 presidential election and the rise of ESG investments. If you have money in the stock market this is a class you can't miss.

#93213    6:00p-8:00p    Wed      09/23      \$35/person      1 session      Ferraro D

## MUSIC

### INTRODUCTION TO GUITAR

Learn to play guitar, and become the musician you've always wanted to be! In these fun and informative lessons, you'll build basic guitar skills step-by-step with the help of hands-on exercises, audio and video recordings, and detailed illustrations. The classical guitar skills you'll master in this course will allow you to play any style of music, from hard rock to country-and-western. Whether you're a beginner or an intermediate student, this course will take your musical talent to the next level.

#93065      Wed, Fri      09/16-10/23      \$125/person      12 sessions      Burns E

## REAL ESTATE

### BUYING YOUR FIRST HOME

Buying a home is the most important purchase you're likely to make so you want to get it right the first time! Learn how to find the right house, at the right time, and the best home loan suitable for you including Down payment assistance programs. Understanding the principles prior to purchasing your first home will help you avoid costly common mistakes.

#92987    10:30a-12:30p    Sat      11/07      \$25/person      1 session      Flores S

### UNDERSTANDING REFINANCE

Interest rates are historically low today! Learn how to secure these rates and gain substantial savings. Discussions include: lowering your monthly mortgage payments, shorten the term on your loan, pros & cons when to refinance, why to refinance, and determining factors homeowners need to know before refinancing their home.

#92991    10:30a-12:30p    Sat      12/12      \$25/person      1 session      Flores S

### REAL ESTATE INVESTING

Discover how to make money in real estate, even if you have little to start with. This course includes specially designed worksheets and hands-on activities to take the guesswork out of your investing in the real estate market.

#93655      Wed, Fri      10/14-11/20      \$100/person      12 sessions      Fuhrer J