

DOWNTOWN YMCA

207 N. Nevada Ave

Registration begins Monday, October 7th at 8 a.m.

- **By Phone:** (719) 955-3400 or (719) 209-1717
- **On-line:** csseniorcenter.com
- **In person:**
Westside Community Center East Cottages (1616 W Bijou St): Mon-Fri, 8-4
Downtown YMCA (207 N Nevada Ave): Mon-Fri, 8-4

Please note: No in-person registration at Southeast YMCA

All classes require registration and are subject to cancellation or change.

LIFELONG LEARNING

Class Name	Description	Instructor	Date	Day	Time	Cost
3 Common Pitfalls Using Home Wealth in Retirement	In this class, we will explore the three common pitfalls of using home wealth in retirement. First, we'll discuss the risk of overestimating the value of your home, which can lead to unrealistic expectations and financial shortfalls. Next, we'll examine the challenges of liquidity, where converting home equity into cash can be more complicated and less profitable than anticipated. Finally, we'll cover the impact of market fluctuations on home values, highlighting how changes in the housing market can undermine retirement plans. By understanding these pitfalls, you'll be better equipped to make informed decisions about leveraging home wealth during retirement.	Nathan	Nov 15	F	1:30-3:00	FREE
Downsizing Seminar	Are you wondering how to kickstart your downsizing journey? Overwhelmed by where to start or what to do with all your stuff? Join us for a seminar that promises an insightful exploration of these pivotal questions. Our distinguished panel of experts will delve into the intricacies of downsizing, estate management, and the real estate market.	Anna	Nov 20	W	1:30-3:00	FREE
Your Home Wealth and the 4 L's of Retirement	Your Home Wealth is an important part of your retirement. As a Home Wealth Advisor for over 15 years, I have met with hundreds of mature homeowners who tell me they are concerned about Longevity, Lifestyle, Liquidity, and Legacy. Come and learn more about, "The 4 L's"	Nathan	Dec 5	Th	1:30-3:00	FREE

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TECHNOLOGY

Taught by SENIOR PLANET certified instructors.

SENIOR PLANET

FROM AARP®

Class Name	Description	Instructor	Date	Day	Time	Cost
Getting to Know your Smartphone	Smartphones are full of useful features that can help you make the most of today's digital world. No matter what brand of phone you have, most share the same basic characteristics and function in similar ways. In this workshop, we'll cover some of the essential features and capabilities of your smartphone.	Laura	Nov 14	Th	1:30-3:00	FREE
Digital Coupon Tools	If you like saving money on groceries and everyday items, then this lecture is for you! We'll introduce you to the world of digital couponing and a variety of tools to help you get started. You'll learn about coupon websites, apps, and databases as well as tips for getting the best deals.	Pam	Nov 21	Th	1:30-3:00	FREE
Getting Started With Zoom	This class is designed to enable you to Sign Up for a Zoom account; use Zoom to schedule a Zoom meeting and create invites to that meeting. It will also introduce the Gallery and Speaker Views.	John M.	Nov 25	M	1:30-3:00	FREE
Cloud Storage	In today's digital age, cloud storage has become an essential tool for managing and securing data. It offers a convenient, scalable solution for storing files and accessing them from virtually anywhere. Here's a closer look at what cloud storage is, its benefits, and key considerations for using it effectively.	Ila	Dec 10	T	1:30-3:00	FREE
Using Google Calendar	This class is designed to introduce the benefits and basics of using Google Calendar, or any other calendar. It will include adding and editing events, creating a shared calendar and importing another calendar into your Google calendar.	John M	Dec 16	M	1:30 - 3:00	FREE

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