Personal Finance and Legal Pitfalls for the Young Professional
Saturdays from 10:00am to 12:00pm

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Course Description
We live in an increasingly complex financial world. In order for young professionals to secure their and their families' financial future, they need to have at least a rudimentary knowledge of the complex financial structures on which they will depend for retirement, healthcare, education and other expenses. They will also need to know the possible effects on their own lives of an increasingly and incredibly complex civil and criminal justice system, especially as it relates to consumer transactions.

Course Goals
- To provide an overview of the available investment opportunities to young professionals, including both positives and negatives of various investment vehicles
- To provide an overview of the legal pitfalls that may await young professionals, and how young professionals can protect themselves from such

Required Texts and Materials
These texts are all required:
- Access to the internet

Students with Disabilities and Veterans
The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you believe you have a disability requiring an accommodation, please call or visit Disability Services at (361) 825-5816 in Driftwood 101.

If you are a returning veteran and are experiencing cognitive and/or physical access issues in the classroom or on campus, please contact the Disability Services office for assistance at (361) 825-5816.
Course Schedule
This course is expected to take place over four (4) two-hour course periods.

Class #1 – Personal Finance – What You Can Do
This class will discuss the various available investments for the young professional investor. Special attention will be paid to traditional investment vehicles such as mutual funds, CDs, IRAs, 401Ks, 529 education accounts, and HSAs. In short, this class is about the various opportunities for investment.

Class #2 – Personal Finance – What You Shouldn't Do
We live in an era in which almost every consumer good and service is available to own or lease on credit. However, the mechanisms by which credit is obtained can prove disastrous to the financial health of the young professional, and this class is designed to warn as to their potential pitfalls. This class will also touch upon identity theft, both ways to avoid it and what to do if your identity is stolen.

Class #3 – The Legal System – How It Affects You
This class will provide an overview of Texas civil, criminal, and family law, and how each can affect the financial health of the young professional. This includes a review of theft of services, credit card abuse, consumer debt, asset forfeiture laws, probation, community property, expunction, and asset forfeiture.

Class #4 – The Legal System – Consumer Protection
This final class will cover in depth the laws in existence designed to protect them as consumers. This will include a review of the Deceptive Trade Practice Act, Unfair Debt Collection Act, landlord-tenant protections, and federal bankruptcy protection.