



MARCH 1 - MAY 3, 2016

5:00 -7:00 PM

FINANCIAL EDUCATION WORKSHOP SERIES

CITY OF SHELBY HOUSING DEPARTMENT 801 LOGAN STREET SHELBY, NC 28150

Financial education is essential in order to meet the financial challenges of the 21st Century. The classes are engaging and fun! You will learn about credit, budgeting, banking basics, how to become a homeowner and much more! Come learn how to manage your finances.

“Winning with Money is 80% Knowledge and 20% Behavior” Dave Ramsey

When we know better, we do better!

Due to nature of the classes children **ARE NOT ALLOWED**.
Sorry for any inconvenience.

- March 1, 2016 Orientation**
Class overview and Financial Fitness Workout: How healthy are you? Come and find out!
- March 8, 2016 Identify your spending style:** *Understanding, when, why, and where, you spend money in order to improve your finances.*
- March 15, 2016 Debt Diet:** *It's time to lose some weight! Lighten your financial load by developing a spending plan.*
- March 22, 2016 Credit 101**
Learn tips on how to improve or maintain your credit rating.
- March 29, 2016 The Good, The Bad, and The Ugly** *Understanding credit reports and scores. Review of your individual credit report and what it means.*
- April 5, 2014 Banking on your Financial Future** *Understanding and identifying banking products to meet your needs. Special Guest: PNC Bank*
- April 12, 2016 There's No Place Like Home:** *Understand the mortgage process and where to start. Special Guests: USDA Rural Development and 5th Third Bank*
- April 19, 2016 Is that Legal? Predatory Lending, Fair Housing and Identity Theft:** *Know your rights as a consumer: Special Guests: Legal Aid and 5th Third Bank*
- April 26, 2016 Making Every Penny Count D.I.Y. (Do it Yourself)**
Learn how to make items and gifts! Save time and money! Ms. Natetsa Lawrence
- May 3, 2016 Graduation!** *Come and Celebrate your accomplishment!*

TO REGISTER
CONTACT SHELBY HOUSING DEPARTMENT
 704-484-6830
 OR
CLEVELAND COUNTY CDC
 704-480-7701
 (Space is Limited)

Sponsored by: Cleveland County CDC, PNC Bank, 5th 3rd Bank and City of Shelby Housing Department