



FEBRUARY 19, 2019 – APRIL 23, 2019

**5:00 -7:00 PM
FINANCIAL EDUCATION WORKSHOP
CLASSES**

**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.



United Way
of Cleveland County, Inc.



EQUAL HOUSING
OPPORTUNITY

February 19, 2019 Orientation
Class overview and Financial Fitness
Workout: How healthy are your finances?
Come and find out and get Fiscally Fit!

February 26, 2019 Identify your spending style and go on a Debt Diet: Understand, when, why, and where, you spend money and lighten your financial load by developing a spending plan and action plan.

March 5, 2019 Credit 101
Learn tips on how to improve or maintain your credit rating.

March 12, 2019 The Good, The Bad, and The Ugly Understanding credit reports and scores. Review of your individual credit report and what it means.

March 19, 2019 Banking on your Financial Future Understanding and identifying banking products to meet your needs. PNC Bank and Hometrust Bank: Mr. Derek Fox

March 26, 2019 There's No Place Like Home: Understand the mortgage process and where to start. Presenters: USDA Rural Development and Fifth Third Bank

April 2, 2019 Is that Legal? Predatory Lending and Fair Housing Know your rights as a consumer: Presenters: Legal Aid Attorney: Melanie T. Bull

April 9, 2019 How Not To Become A Victim! Learn about common scams and how not to be a victim. Identity theft, security measures, and fraud prevention info will be presented. Presenter: City of Shelby Police Department.

April 16, 2019 Making Every Penny Count D.I.Y. (Do it Yourself)
Learn how to make items and gifts! Save time and money! Presenter: Ms. Natetsa Lawrence

April 23, 2019 Review and Graduation!
Review your goals and Celebrate your accomplishments!

TO REGISTER

CONTACT CLEVELAND COUNTY CDC

704-480-7701 or

SHELBY HOUSING DEPARTMENT

704-484-6830

(Space is Limited) Sponsored by: Cleveland County CDC, 5th 3rd Bank, PNC Bank, City of Shelby Housing Department, Hometrust Bank, and Wells Fargo.