

THE AVERAGE CREDIT CARD DEBT IS ALMOST \$10,000

Do you dread phone calls or getting the mail fearing that it's a collection agency?

Are you unable to pay your bills on time and worry about foreclosure?

If so, consider attending Money Management 101 (see Note, below)

This two session seminar will teach you to

- Establish a budget and make it work
- Handle any type of money emergency

If your goal is to:

- Get out of debt
- Raise your credit score
- Plan for your retirement
- Save for a down payment on a house, then this seminar is for you



Some of the topics discussed:

- Credit cards and Debit cards
- Credit reports and Credit scores
- Cash flow
- Goal setting
- Gifts and loans



This seminar does not discuss personal information or criticize life-style choices. Computer, finance or bookkeeping skills are nice to have, but not necessary.

This seminar will help you achieve your goals, if you are willing to work at it.

All family members involved in financial decisions should attend.

Please bring a calculator and note taking materials and leave the children at home.

Session 1 – Thursday, July 12, 6:30pm–8:30pm, Public Safety Bldg Training Rm

Session 2 – Thursday, July 19, 6:30pm–8:30pm, Public Safety Bldg Training Rm

To register by phone: (978) 562-1289 or by email: ira@fire-police-ems.com (please include name & number attending) **RSVP by Tuesday, July 10, 2012**

NOTE: attendees at prior presentations of this seminar are encouraged to attend and share their experiences