



NEMCSA

NORTHEAST MICHIGAN COMMUNITY SERVICE AGENCY, INC.

989-358-4627 | 866-484-7077, Ext. 227 | www.nemcsa.org

FINANCIAL CAPABILITY CLASSES

LEARN WAYS TO STRETCH YOUR INCOME AND SAVE FOR THE FUTURE

Have you ever wondered?

- How can I budget and manage my cash flow better?
- What does the information on my actual credit report mean?
- What do I need to know when buying a home?
- How can I save for my future?

BEVERAGES AND/OR SNACKS SERVED

Call for details.

Special guest speaker topics may include:

- How to organize finances.
- How to avoid identity theft.
- Choosing the right type of bank account.

Class will be offered at the Cheboygan Michigan
Works! every Monday* from 1 until 4pm

Topics are listed below.

- “Mastering Money Management”
- “Banking Basics”
- “Consumer Protection”
- “Developing a Spending Plan”
- “Improving Credit Ratios & Savings and Debt Reduction”
- “Insurance and Fair Housing & Fair Lending”
- “Student Loan Debt”

*Classes held at Michigan Works! offices are cancelled if Cheboygan schools are closed due to weather. Low participation could also result in class cancellation. **It is important that you call ahead of time to register for class.** Please call 989-358-4627 to register.

FREE
TO ATTEND

SPACE IS
LIMITED