



# NEMCSA

NORTHEAST MICHIGAN COMMUNITY SERVICE AGENCY, INC.

989-358-4627 | 866-484-7077, Ext. 227 | [www.nemcsa.org](http://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 are offered in your area!!

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”

If you are interested in attending, please contact NEMCSA to register  
989-358-4627 or 866-484-7077, ext. 227

FREE  
TO ATTEND

SPACE IS  
LIMITED