



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 Alpena Michigan Works!
every Friday* from 9 am-12 noon**

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 Alpena 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