



## MONEY MANAGEMENT

MSU Extension educators help individuals and families understand the importance of creating a spending plan, saving for emergencies and paying down debt.



Michigan State University Extension's educators provide a statewide support network to help consumers plan a secure future by:

- Setting smart personal and financial goals.
- Understanding the process of buying and maintaining a home.
- Understanding credit reports and rebuilding credit.
- Becoming confident investors.

# Money Management Workshops



"I'm more in control of my savings and spending because I attended the classes." Cynthia

"Because of the classes I've changed my spending habits." Andrea

"I'm starting to save more money since I attended the classes." Jonathan



[msue.macombgov.org](http://msue.macombgov.org)

[www.mimoneyhealth.org](http://www.mimoneyhealth.org)



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Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip: \_\_\_\_\_ Email: \_\_\_\_\_

I would like to attend the following 3-part seminar (check one):

- Feb. 8, 15 & 22, 2017
- March 8, 15 & 22, 2017
- April 5, 12 & 19, 2017

Return form to:

Macomb County MSU Extension – Financial & Housing Education, 11370 Hupp Ave, Warren, MI 48089

2017 Workshop Schedule

Wednesday, February 8  
 Wednesday, February 15  
 Wednesday, February 22  
 10:00 a.m. - noon  
 Thompson Family Resource Center  
 11370 Hupp, Warren, MI 48089

Wednesday, March 8,  
 Wednesday, March 15  
 Wednesday, March 22  
 6:00 p.m. - 8:00 p.m.  
 MSU Extension  
 21885 Dunham Rd, Clinton Township, MI 48036

Wednesday, April 5  
 Wednesday, April 12  
 Wednesday, April 19  
 10:00 a.m. - noon  
 Thompson Family Resource Center  
 11370 Hupp Ave, Warren, MI 48089

Money Management is a 3-week workshop series focused on helping consumers gain confidence and skills related to managing their personal finances.

**Week 1-Making Money Decisions:** determining money values, steps for decision making, communicating about money, SMART goals, creating and managing a spending plan, and wants vs. needs.

**Week 2-Saving and Investing:** creating a plan for saving, growing your savings, tips for saving, retirement concepts, and selecting financial professionals.

**Week 3- Credit and Debt Management:** defining credit, understanding the credit report & score, maintaining a good credit score, credit myths and facts, using alternative forms of credit, and managing credit and debt.



To register for this free, 3-part seminar, call 586-469-7614, fill out the registration form or email [michele.boczkowski@macombgov.org](mailto:michele.boczkowski@macombgov.org)  
 \*Classes with less than 10 registered participants are subject to cancellation.

\*Coming soon  
 Money Management  
 classes online