



Community Teamwork's Center for Financial Self-Sufficiency

...helping families achieve financial goals

2017 Spring Programs

Understanding Student Loans- The student loan process can be a difficult one to navigate. Please join us for a **FREE** presentation and Q & A with James Sullivan, V.P. of Community Development at Align Credit Union to learn about repayment terms, interest rates, alternatives to filling in the gap between financial aid and tuition and ways to get started.

Date: Monday, April 23rd
Time: 6:00-8:00 PM
Location: Community Teamwork's Resource Center- 17 Kirk Street- Lowell, MA 01852

Please call to register- 978-654-5673 Light snacks provided

Financial Literacy Academy (FLA) -is a six (6) week long, two (2) hours per week, program that uses the FDIC Money Smart Curriculum. Topics include, but are not limited to, setting up a budget, understanding credit and ways to increase income. The course is **free** and attendees will receive a certificate for attendance.

Date: **FLA on Tuesdays-** April 24th through May 30th / Dinner and Childcare offered
Time: 6:00-8:00 PM
Location: Houlares Early Learning Center-126 Phoenix Avenue- Lowell, MA 01852

Date: **FLA on Mondays-** May 15th through June 19th / Dinner offered
Time: 6:00-8:00 PM
Location: Community Teamwork's Resource Center- 17 Kirk Street- Lowell, MA 01852

Please call to register- space is limited- 978-654-5673

Your Money Matters (YMM)- Your Money Matters is a workshop series, focusing on 4 different personal finance topics. YMM is offered weekly on Friday mornings for an hour.

Day: Fridays
Time: 11:00 AM
Location: 17 Kirk Street- Lowell, MA

<u>Topics:</u>	
Week 1-	Creating a Budget that Works for You* *(bring list of bills and income statement)
Week 2-	How Your Credit Affects Your Life
Week 3-	Understanding How Credit Cards Work
Week 4-	Ways to Increase Income

This is a drop-in workshop- no registration required.

Coming Soon → MoneyTalks Youth Conference

The MoneyTalks Youth Conference provides a powerful introduction to finances for young adults