Free Financial Survival Workshop

Wednesday, April 20
5:00 dinner
6:00 - 9:00 workshop
Ypsilanti District Library
5577 Whittaker Road

$ Improve Budget Skills
$ Get Out of Debt
$ Begin to Save
$ Improve Credit Rating
$ Prevent Foreclosure

- Learn to use a budget analysis form to learn what it costs just to live.
- Receive tips on how to control spending while still enjoying life.
- Identify some of the pitfalls and benefits of credit use.
- Learn to become creditworthy and improve your credit score.
- Reduce debt and start saving, even on a tight budget!
- Learn what to do if you are falling behind on your mortgage payments.

MoneySmart Week
April 17-26, 2005

Who Should Attend?

Are you?

... about to move out on your own
... going through a transition which affects your income, up or down
.... planning for retirement
... wanting to learn more about credit
... swamped with bills (or wanting to avoid getting swamped!)

About the Trainers

Called the "Budget Guru" by the Ann Arbor Observer, **Kathryn Greiner** has been helping people since 1976. Using compassion, realism and humor she can help you find sensible answers to your financial problems.

Caton Gauthier, MSU Extension Educator, is a certified Housing Counselor. Her areas of expertise are homebuyer education, mortgage foreclosure prevention, and workforce housing outreach in Washtenaw County.

Catherine McClary, Washtenaw County Treasurer, has developed a number of programs to help prevent property tax foreclosure.

free **Register Now**
(734) 997-1678

The Ypsilanti District Library is located at:
5577 Whittaker Road
(approx. 1 mi. south of I-94/Huron St. interchange)

Sponsored By

Ypsilanti Area Federal Credit Union
MSU Extension
Center for Independent Living
Community Support & Treatment Services
Catherine McClary, Washtenaw County Treasurer