

# FINANCIAL LITERACY WORKSHOPS

Helping To Create a Brighter Financial Future

Come and  
Get a  
**FREE**  
Giveaway!



*How do I create a budget and stick with it?*  
*Should I open a savings and/or checking account?*  
*What is credit?*  
*What is identity theft and how can I avoid becoming a victim of a scam?*

Family Services, Inc. has partnered with the Maryland CASH (*Creating Assets, Savings, and Hope*) Academy Program to offer **FREE** financial education workshops in English and Spanish within the Gaithersburg, Maryland community.

### What are the Financial Literacy Workshops?

These workshops are set up to enable community members to strengthen their financial skills and teach people how to make informed financial decisions.

### Who teaches the financial education classes?

Classes are taught by professionals who represent the public, private and non-profit sectors. Each educator must satisfy qualifications for experience and agree to offer objective and fact-based classes.

**Registration:** Please contact Zelma Sciaudone at 301-840-3218 or [sciaudonez@fs-inc.org](mailto:sciaudonez@fs-inc.org)

<u>DATE</u>	<u>COURSE</u>	<u>TIME</u>	<u>Languages</u>
December 9 2011	Smart Consumer	10:00am – 11:00am	Engl/ Spanish
January 18 2012	Banking 101	10:00am – 11:00am	Engl/ Spanish
February 22 2012	Money is not a 4 letter word	10:00am – 11:30am	Engl/ Spanish
March 20 2012	All about Credit	10:00am – 11:30am	Engl/Spanish
April 25 2012	Smart Consumer	10:00am – 11:00am	Engl/Spanish
May 23 2012	All about Credit	10:00am – 11:00am	Engl/Spanish
June 13 2012	Money is not a 4 letter word	10:00am – 11:30am	Engl/ Spanish