



# MONEY CENTS\$

## FALL 2018

## WORKSHOP

**CLASSES ARE FROM:** 5:30 P.M. to 7:30 p.m.

**COST:** FREE

**LOCATION:** JVS  
29699 SOUTHFIELD ROAD  
SOUTHFIELD, MI 48076

**MUST REGISTER TO ATTEND:**  
TO REGISTER PLEASE CALL JVS FINANCIAL  
AND HOUSING EDUCATION DEPARTMENT  
(248) 233-4299



MSHDA & HUD Approved Housing Counseling Agency

Program Funded by  
Michigan State Housing Development Authority (MSHDA) and HUD

JVS reserves the right to cancel any workshop due to low enrollment for a specific workshop.

**WEDNESDAY,  
SEPTEMBER 26, 2018**

CONSUMER PROTECTION,  
PREDATORY LENDING,  
FAIR HOUSING

Don't risk being the victim of identity theft or scams. Learn how to prevent becoming a victim or what to do if you become a victim. Learn how to become a better consumer by learning your rights.

**WEDNESDAY,  
OCTOBER 17, 2018**

MASTERING MONEY  
MANAGEMENT/ DEVELOPING A  
SPENDING PLAN

Do you feel like there's never enough money at the end of the month? Feeling frustrated with your financial situation? This workshop is for you! Learn techniques to successfully develop a spending plan, manage your money, find expense leaks, and save for a rainy day or financial goals.

**TUESDAY,  
NOVEMBER 13, 2018**

IMPROVING CREDIT RATIOS,  
DEBT REDUCTION & SAVINGS

Want to purchase that house or new car? Learn how to review your credit report, improve your credit report and learn tips on how to reduce your debt to save for the things you want.

**TUESDAY,  
DECEMBER 11, 2018**

INSURANCE

This workshop will cover auto, home owners, renter's insurance, disability insurance and various types of life insurance.

