

# FREE FINANCIAL FITNESS LUNCHEON SERIES

## **Tuesday, February 2 – Money Smart Resolutions**

Financial success is not always dependent on income; in fact, many people earning an impressive salary struggle to make ends meet because they haven't followed the basic steps discussed in this seminar. From developing a spending plan that works to setting goals to weighing insurance needs, this presentation covers the core concepts necessary to develop and maintain personal financial control.

## **Tuesday, February 9 – Psychology of Spending**

This workshop turns a critical eye toward the motivating factors behind shopping decisions. The various money personality types will be explored, as well as the tendencies and attitudes that have shaped your past spending habits. You'll come away from the workshop prepared to change negative financial habits into positive ones.

## **Tuesday, February 16 – Understanding Credit**

This workshop covers what should and shouldn't be included on a credit report, the role of credit bureaus, how credit is scored, and consumer credit reporting laws. Specific guidance on disputing inaccuracies, improving a credit score, and dealing with identity theft and fraud will also be provided.

## **Tuesday, February 23 – Building a Better Budget, Part 1**

The workshop will cover the key concepts of identifying short, mid, and long-term goals, and designing a realistic spending plan that will enable you to live within your means while saving for the future. Included in the presentation will be a discussion of how to become and remain debt-free, and how to stay motivated.

## **Tuesday, March 2 – Building a Better Budget, Part 2**

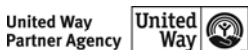
Part two will continue to cover key concepts of designing a realistic spending plan. Participants will be encouraged to bring a sample household budget to review during the workshop.

## **Tuesday, March 9 – Plastic Surgery: Getting out of Debt**

This workshop will review tried and true methods of smart credit use, how to detect the warning signs of credit trouble, the options available for getting out of debt, and reconstructing existing credit to its greatest advantage.



Urban League Community Center  
3900 N. Martin Luther King  
Tuesdays, 11:45 a.m. - 12:45 p.m.



**Admission is FREE and lunch is included.  
Space is limited so RESERVATIONS REQUIRED.**

To reserve a spot, contact Shani Rashidi at 424-5243 or [srashidi@urbanleagueok.org](mailto:srashidi@urbanleagueok.org).