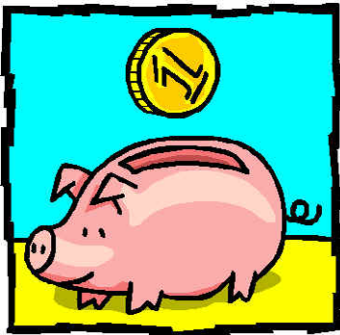


Living with Less Money Series

Finance and Budgeting



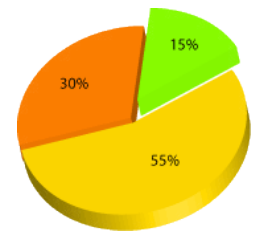
This is a 2 part interactive workshop

- Part 1 is offered by The Working Centre, Part 2 is offered by Mosaic Counselling & Family Services
- All workshops are approximately 90 minutes in length

Part One - Budgeting: Creating a Financial Plan

“Where does the money go?” Most people are truly surprised to see how much they actually spend and on what. Having an awareness of our true spending habits is the first step to managing our finances. The next step is to create a budget.

- How do you create a budget?
- How do you know how much to allot for various expenses?
- What if your expenses exceed your income?



These questions are discussed in detail and each participant will receive a Pocket Tracker for recording daily expenditures and blank Budget Planner to create their own budget with the information given in the workshop.

Next Workshop: Tuesday, February 2nd from 2:00pm to 3:30pm

Part Two – Dealing with Debt

This session is given by Mosaic Counselling & Family Services and gives the participants ways to manage debt and deal with creditors. Several different options for dealing with debt are discussed in detail.

This is an invaluable workshop for anyone who is experiencing financial difficulty.

Mosaic also offers FREE personal credit counselling at their centre. More information is available at the workshop.



Next Workshop: Tuesday, February 9th from 2:00pm to 3:30pm.

These workshops are held at 58 Queen Street South, Kitchener.
If you are interested in attending, please call Rita at 519-743-1151 ext. 127 to register.

