



## Spring 2011 Course Schedule

### Financial Household Stability Group Workshops

#### *Day 1: Saturday, April 16*

##### **Part 1: Making Ends Meet, 10am-12pm**

Feel like you're always struggling to make ends meet? Take an inventory of your **values and priorities**. Follow a family as they analyze their spending and decide **how to juggle income to cover expenses**. You will benefit from valuable **tools and strategies** that you can put to work for you to make an immediate, **positive impact** on your financial situation.

##### **Part 2: Budgeting and Saving, 12:30pm-2:30pm**

You may have heard that sticking to a budget and saving money will help you **weather the shock of an unexpected expense**, but it can seem impossible when time and money are limited. This workshop is designed to provide you with the tools you need so that budgeting and saving is **within your reach**.

#### *Day 2: Saturday, April 23*

##### **Part 3: Hands-On Banking, 10am-12pm**

Do your current methods of **managing income** and **paying bills** not work for you? Do you frequently owe fees that you find confusing and expensive? Join us for this exploration of **banks, credit unions and the services they offer**. You will discuss various ways that you might utilize financial institutions to manage your income and learn about the many ways in which having an **account at a bank or credit union can help—or hurt—your personal finances**. You'll come away with a clear picture of what services might be **right for you**.

##### **Part 4: Building, Repairing and Protecting Credit, 12:30pm-2:30pm**

Good credit is a **crucial ingredient** to most recipes for **financial success**, but what does it mean to have good credit and what can be done if you have poor credit or no credit history at all? The answers to these questions and more will be explored in this workshop. We will explore the basic components of a **credit report** and talk about what you can do to **address inaccurate or damaging items**. Other topics covered include **steps you can take** when turned down for credit and information about your **rights** related to credit.

Workshops will be held on the **3<sup>rd</sup> Floor** of the **Lloyd Center Mall** (near Nordstroms)  
2201 Lloyd Center, Portland, OR 97232

**Registration is required!**

Classes are \$5 each or \$15 for the entire series.

Fee waivers may be available for those who qualify.

**To reserve a spot:** Contact Talia Kahn-Kravis at (503) 943-5620 or,  
Register online at <http://www.innovativechanges.org/workshop-registration>

\*Refreshments provided but bring a snack/lunch for the half hour break between sessions!