

**Are you tired of constant  
money troubles?**



**FINANCIAL  
FITNESS**  
WORKSHOPS



**6:00 pm – 9:00 pm**

**Please Call to Register!**  
**(231) 947-3780**  
**(800) 632-7334**

**3963 Three Mile Rd.**  
**Traverse City, MI 49686**

<http://www.nmcaa.net>

**Join us for a workshop series that will change  
the way you manage your money.**

You'll learn how to:

- Build wealth and reduce expenses.**
- Plan for your financial future.**
- Set goals like buying a home.**

Setting Financial Goals	January 24, 2012 (Tuesday)
Taxes and Insurance	February 23, 2012 (Thursday)
Budgeting	March 22, 2012 (Thursday)
Credit and Credit Repair	April 26, 2012 (Thursday)
Banks & Financial Institutions	May 24, 2012 (Thursday)
Staying Financially Fit	June 26, 2012 (Tuesday)

**HELPING PEOPLE, CHANGING LIVES**



2010 Housing Counseling Agency of the Year



**Are you tired of renting?**



# Homebuyer Workshops



**6:00 pm — 9:00 pm**

Thinking of buying a home?  
Attend Session 1 and Session 2 to  
learn the basics of the home  
buying process and receive a  
**Certificate of Completion.**

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<u>Session 1</u>	<u>Session 2</u>
January 9, 2012 (Monday)	January 11, 2012 (Wednesday)
February 6, 2012 (Monday)	February 8, 2012 (Wednesday)
March 5, 2012 (Monday)	March 6, 2012 (Tuesday)
April 9, 2012 (Monday)	April 11, 2012 (Wednesday)
May 8, 2012 (Tuesday)	May 9, 2012 (Wednesday)
June 11, 2012 (Monday)	June 13, 2012 (Wednesday)



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