

## Manage Holiday Financial Stress By Improving Budget & Credit Management Skills!

The holidays are quickly approaching. How will you manage regular household expenses plus stretch your budget for the holidays? Take a class to improve your Financial Fitness!

Catholic Charities of Central Texas is offering two workshops in December to help individuals and families improve their budgeting skills and avoid or get out of debt.

The classes will be held at 1817 E. 6<sup>th</sup> Street (corner of Chicon and E. 6<sup>th</sup> Streets)

Tuesday, December 4, 10:30 am to noon
Money Matters! Participants will learn how to develop a
personal or household budget and how to set financial goals
for the New Year.

Tuesday, December 11, 10:30 am to noon
Credit Matters and Charge It Right! Participants will be
able to understand the positives and negatives of using a
credit card and develop strategies to get out of debt.

Classes are free and a drawing will be held at each class for gift cards at local stores. **Sign up Today!** Call Catholic Charities at 651-6100 to enroll in the class.