



FREE Class! Open to the Public! Please join us!

When.....Thursday, April 2, 2015

Where.....Mora Workforce Center
903 Forest Avenue East
Mora, MN 55051

What.....Budgeting for Life; Credit & Debit Cards & Credit Do's and Don'ts

- Why Budget?
- The Personal Balance Sheet – A Budget Overview of
- The Emergency Fund
- Budget Needs vs. Wants
- Opportunity Cost
- Credit Cards: how to use them wisely & avoid budget pitfalls
- Debit vs. Credit Cards: how they differ; why they're important

Who.....A collaboration between SPIRE Credit Union and the Mora Workforce Center

Why.....As part of SPIRE's commitment to financial literacy efforts in the communities we serve, we are offering this and other classes to the general public FREE of charge!

Register.....Even though it is a FREE class, pre-registration is required:
Call or Email the Workforce Center at 320.679.6484 | mora.wfc@state.mn.us

Presented FREE of charge and open to the public courtesy of:

