

# Financial Literacy Workshop Series

for high school students and beyond



**FREE  
EVENT**

Join us for one or all three workshops presented by North Reading Youth Services and Reading Cooperative Bank. This series is perfect for learning about finances. Parents are encouraged to attend with their students.

**Wednesday, April 26th: Introduction to Budgets and Spending Plans**

This workshop will focus on setting up a personal financial plan and how to manage a budget.

**Wednesday, May 10th: Understanding Credit and Credit Cards**

We will review credit score reports, how to build credit, how credit is damaged, define creditworthiness, why you would use credit, learn how much you can afford and pros and cons of credit cards.

**Wednesday, May 24th: Living on Your Own**

This workshop will review the cost of living on your own, how to budget to live on your own, ways to cut costs, and reviewing lease and rental agreements.



**RSVP requested at:**

**[www.northreadingma.gov/youth-services](http://www.northreadingma.gov/youth-services)**

**Click on "SPRING 2017 PROGRAMS"**

**For more information, contact Amy Luckiewicz at  
[youthservices@northreadingma.gov](mailto:youthservices@northreadingma.gov) or call  
978.357.5281**

This workshop series is generously sponsored by:

