



Summer Workshop Series 2012



The Financial Literacy Program at Community Teamwork Inc. is empowering individuals and families to make sound financial decisions through the provision of quality training, education, and resources. Below is the schedule of upcoming free workshops. Registration is required.

Understanding and Managing Credit: This workshop will help participants understand how credit scores are calculated. Topics such as increasing credit scores and rebuilding credit will also be covered.

Creating a Money-Smart Budget: Budgeting is the first step on the road to financial success. This workshop will teach participant how to create and stick to their spending plans.

Tuesdays, 6:30pm-8:00pm

BILLERICA PUBLIC LIBRARY	
June 26: Creating a Money-Smart Budget	August 7: Understanding and Managing Credit
Address: 15 Concord Road • Billerica, MA	
CHELMSFORD PUBLIC LIBRARY	
August 21: Creating a Money-Smart Budget	August 28: Understanding and Managing Credit
Address 25 Boston Road • Chelmsford, MA USA 01824	
PARKER MEMORIAL LIBRARY	
July 17: Creating a Money-Smart Budget	July 24: Understanding and Managing Credit
Address 28 Arlington Street • Dracut, MA 01826	

Financial Literacy Summer Institute 2012

The Financial Literacy and Leadership Summer Institute will teach the fundamental knowledge of personal finance to high school students. Students will learn how to budget and handle credit cards through interactive activities. They will also learn how personal choices determine their roles as individuals in the greater economy and how the greater economy influences the decisions they make. This knowledge will give them the confidence to navigate the major financial decisions to come.

Dates: July 11-13 from 10:00am-12:00pm

Location: Community Teamwork Inc. • 155 Merrimack Street • Lowell, MA

For more information or to register, please call Gladys at (978) 654-5673 or go onto www.ctifamilyfinance.org

Special Thanks to Our Presenters!

