

Sharpen your financial management skills during a free virtual workshop series with certified financial counselors.

# **OCTOBER**

**23** 

1:00 - 2:00pm





#### **BREEZING THROUGH THE HOLIDAYS**

Avoid going into debt at holiday time as a gift to yourself. Attend this workshop to help keep your holiday spending within your means, not the retailers' dreams.

### **NOVEMBER**

**19** 

1:00 - 2:00pm





https://bit.ly/FSBcredit

#### **GOT CREDIT?**

It pays to keep track of your credit score and understand how your actions affect the numbers. Come learn how to build, defend, and take advantage of great credit.

# **DECEMBER**



3:00 - 4:00pm





https://bit.ly/FSBpsych

### **PSYCHOLOGY OF SPENDING**

We all have a "money personality". It has an impact on our relationship with money and spending habits. This session will teach strategies to decode personality types to gain control over finances.

Learn more about San Francisco Financial Empowerment Center:







