

FREE CLASSES at the VEC



BASIC BUDGETING

Everyone needs some type of financial plan in order to prevent over-spending. This workshop helps individuals learn how to create a spending plan that helps them make the most of their money.

October 19th 10:30-11:30 December 2nd 10:30-11:30
November 18th 5-6

911

WHEN THE INCOME DECREASES, BUT THE BILLS DON'T!

Time passes more quickly than we realize when our financial situation changes. This workshop helps you with steps to take when you have been laid off, are in a job transition, recently divorced, or any other time it is an emergency.

October 14th 5-6
December 7th 5-6



YOU AND YOUR CREDIT REPORT

Today individuals cannot do much without someone looking at their credit reports. The information on a credit report affects the ability to get a loan, rent an apartment, get a job, and many other things. This workshop will provide information about how to obtain a copy of your credit report, dispute incorrect information, and how to improve your credit history and score.

November 9th 10:30-11:30

WHERE : Virginia Employment Commission (VEC)
5060 Valley View Blvd. NW
Roanoke, VA 24012

To register or for more information, please call Veronica Maus at 540-366-2227 x1320 or you can send an email to veronica.maus@moneymanagement.org.