

Fall 2011 Money Smart Programs at the Chicago Public Library

Tragic Misconceptions about Bankruptcy

Join Financial Rescue & Bankruptcy Lawyer Richard Fonfrias for this seminar and discover how bankruptcy can help save your home, credit and peace of mind. Presented by Money Smart Partner, Fonfrias Law Group, LLC.

Thursday, September 8 at 6:00 p.m.

**Chicago Public Library, Logan Square Branch
3030 W. Fullerton**

Contact: Rich Fonfrias, Fonfrias Law Group, LLC. (312) 624-7954

Turning 65? --Understanding Medicare

Learn about Medicare eligibility, enrollment and what exactly supplemental health care options are and which you should consider. Presented by Money Smart Partner, Blue Cross, Blue Shield of Illinois.

Monday, September 12 at 6:30 p.m.

**Chicago Public Library, Roosevelt Branch
1101 W. Taylor St.**

Contact: Tamatha Smith, Blue Cross, Blue Shield of IL. (312)653-7573

What You Need to Know About Mortgage Refinancing

At this bilingual workshop (English & Spanish), learn how to refinance, the dos and don'ts of loan modifications and foreclosure prevention. RSVP at (312)747-0666. Presented by Money Smart Partner, BMO Harris Bank N.A.

Tuesday, September 13 at 6:00 p.m.

**Chicago Public Library, Brighton Park Branch
4314 S. Archer Ave.**

Contact: Luz N. Ruiz-Echandy, BMO Harris Bank N.A., (708) 563-7137

Small Business Workshop - The Basics of Taxes

This workshop is for new and prospective business owners. Learn the basics of business taxes, the different types of small business organizations and tax returns. Get tips on required record keeping for small businesses. Presented by Money Smart Partner, the Internal Revenue Service (IRS).

Thursday, September 15 at noon

**Chicago Public Library, Harold Washington Library Center
400 S. State St.**

Chicago Authors Room, 7th fl.

Contact: Sergio Guzman, IRS, (312) 566-3333

Turning 65? --Understanding Medicare

Learn about Medicare eligibility, enrollment and what exactly supplemental health care options are and which you should consider. Presented by Money Smart Partner, Blue Cross, Blue Shield of Illinois.

Saturday, September 17 at 11:00 a.m.

**Dunning Branch
7455 W. Cornelia Ave.**

Contact: Tamatha Smith, Blue Cross, Blue Shield of IL. (312)653-7573

Finding Balance in Your Budget

Participants are shown how to set up a budget that works, understand loans and how to manage debt and credit. Presented by Money Smart Partner, Edward Jones.

Saturday, September 17 at 11:30 a.m.

Chicago Public Library, North Austin Branch

5724 W. North Ave.

Contact: Herman Brunson, Edward Jones (708) 562-0004.

College: Getting There from Here

Help your children or grandchildren make a college education a reality. Join us as we discuss what to consider as you establish a college savings goal, strategies to help you reach your goals and features and benefits of 529 college savings plans. Presented by Money Smart Partner Edward Jones.

Tuesday, September 20 at 6:00 p.m.

Chicago Public Library, West Town Branch

1625 W. Chicago Ave.

Contact: Herman Brunson, Edward Jones (708) 562-0004.

Investing 101

Whether you are a new or seasoned investor, this seminar offers key features of stocks, bonds and mutual funds, the importance of asset allocation and the impact of inflation on long term goals. Presented by Money Smart Partner, Edward Jones.

Saturday, September 24 at 11:30 a.m.

Chicago Public Library, Richard J. Daley Branch

3400 S. Halsted St.

Contact: Gail Cox-Elliott, Edward Jones (708) 562-0004.

Paying for Education

Help your children or grandchildren make a college education a reality. Join us as we discuss what to consider as you establish a college savings goal, strategies to help you reach your goals and features and benefits of 529 college savings plans. RSVP at 312-746-5656. Presented by Money Smart Partner Edward Jones.

Wednesday, September 28 at 6:30 p.m.

Chicago Public Library, Roosevelt Branch

1101 W. Taylor St.

Contact: Gail Cox-Elliott, Edward Jones (708) 562-0004.

Journey to Financial Security: Setting Goals, Priorities and Building Savings

Learn how to establish financial priorities so that you'll know where to focus your effort and resources. If you like the security of having money in savings, but have gotten sidetracked, learn the steps you can take that will help your personal savings grow again without causing discomfort or budget distress. Presented by Money Smart Partners, the Chicago Public Library, Office of the City Treasurer and Money Management International.

Tuesday, October 4 at 11:00 a.m.

Chicago Public Library, Greater Grand Crossing Branch

1000 E. 73rd St.

Contact: Irma Lopez-Heredia, Money Management International (708)714-3177

Journey to Financial Security: Setting Goals, Priorities and Building Savings

Learn how to establish financial priorities so that you'll know where to focus your effort and resources. If you like the security of having money in savings, but have gotten sidetracked, learn the steps you can take that will help your personal savings grow again without causing discomfort or budget distress. Presented by Money Smart Partners, the Chicago Public Library, Office of the City Treasurer and Money Management International.

Tuesday, October 4 at 2:00 p.m.

R. M. Daley Branch

733 N. Kedzie Ave.

Contact: Irma Lopez-Heredia, Money Management International (708)714-3177

Refinancing: Issues and Available Options for Homeowners

At this workshop, learn about available refinancing options you may qualify for which meet a variety of personal and financial goals. Presented by Money Smart Partner, BMO Harris Bank, N.A.

Tuesday, October 4 at 6:00 p.m.

Chicago Public Library, Chicago Lawn Branch

6120 S. Kedzie Ave.

Contact: Luz N. Ruiz-Echandy, BMO Harris Bank, N.A. (708) 563-7137

Small Business Workshop - The Basics of Taxes

This workshop is for new and prospective business owners. Learn the basics of business taxes, the different types of small business organizations and tax returns. Get tips on required record keeping for small businesses. Presented by Money Smart Partner, the Internal Revenue Service (IRS).

Wednesday, October 5 at 11:00 a.m.

Chicago Public Library, R.J. Daley Branch

3400 S. Halsted St.

Contact: Sergio Guzman, IRS (312) 566-3333

Refinancing: Issues and Available Options for Homeowners

At this workshop, learn about available refinancing options you may qualify for which meet a variety of personal and financial goals. Presented by Money Smart Partner, BMO Harris Bank, N.A.

Wednesday, October 5 at 6:00 p.m.

Chicago Public Library, Mabel Manning Branch

6 S. Hoyne Ave.

Contact: Carl Malone, BMO Harris Bank, N.A. (312) 461 6475.

Investing in Uncertain Times

Whether you are new to the market or a seasoned investor, learn the importance of allocation strategies and other economic variables which determine how much risk is tolerable. Discover strategies to determine personal investment goals and keep your financial perspective during uncertain times. Presented by the Financial Planning Association of Illinois.

Friday, October 7 at noon

Chicago Public Library, Harold Washington Library Center

**400 S. State St.
Chicago Authors Room, 7th fl.
Contact: Ed Gjertsen, FPA, (847)657-6600**

Get Out of Debt with a Plan and \$1.00, Part II

You don't have to be struggling or drowning in debt to benefit from this seminar. Everyone is welcome to attend and benefit from learning about new strategies to manage your debt and build a serious savings plan. (continuation of the Money Smart Week program, Get Out of Debt with a Plan and \$1.00) Presented by Money Smart Partner, Money Sharp, Inc.

Tuesday, October 11 at noon

**Chicago Public Library, Harold Washington Library Center
400 S. State St.**

Chicago Authors Room, 7th Fl.

Contact: Ed Sanchez, Money Sharp Inc., (773)598-8553.

Journey to Financial Security: Setting Goals, Priorities and Building Savings

Learn how to establish financial priorities so that you'll know where to focus your effort and resources. If you like the security of having money in savings, but have gotten sidetracked, learn the steps you can take that will help your personal savings grow again without causing discomfort or budget distress. Presented by Money Smart Partners, the Chicago Public Library, Office of the City Treasurer and Money Management International.

Tuesday, October 11 at 2:00 p.m.

**Chicago Public Library, Douglass Branch
3353 W. 13th St.**

Contact: Irma Lopez-Heredia, Money Management International (708)714-3177

Refinancing: Issues and Available Options for Homeowners

At this workshop, learn about available refinancing options you may qualify for which meet a variety of personal and financial goals. Presented by Money Smart Partner, BMO Harris Bank, N.A.

Tuesday, October 11 at 6:00 p.m.

**Chicago Public Library, Woodson Regional
9525 S. Halsted St.**

Contact: Carl Malone, BMO Harris Bank, N.A. (312) 461 6475.

Tax-free Investing: It's Not What You Make, It's What You Keep

There are several strategies to help reduce your tax burden. Choosing tax-advantaged investments is one of them. Learn about tax-free investments, their features, and how tax-free investing can help you achieve your goals. Presented by Money Smart Partner, Edward Jones.

Wednesday, October 12 at 6:30 p.m.

**Chicago Public Library, Roosevelt Branch
1101 W. Taylor St.**

Contact: Gail Elliot-Cox, Edward Jones, (708) 562-0004.

Tragic Misconceptions about Bankruptcy

Join Financial Rescue & Bankruptcy Lawyer Richard Fonfrias for this seminar and discover how bankruptcy can help save your home, credit and peace of mind. Presented by Money Smart Partner, Fonfrias Law Group, LLC.

Thursday, October 13 at 6:00 p.m.

Chicago Public Library, Logan Square Branch

3030 W. Fullerton

Contact: Rich Fonfrias, Fonfrias Law Group, LLC. (312) 624-7954

A Women's Guide to Money Matters

This presentation will present how to plan and prepare for retirement, options to pay for a child's or grandchild's education and developing a strategy to help achieve financial goals. Presented by Money Smart Partner, Edward Jones.

Saturday, October 15 at 11:30 a.m.

Chicago Public Library, North Austin Branch

5724 W. North Ave.

Contact: Gail Cox-Elliott, Edward Jones (708) 562-0004

Refinancing: Issues and Available Options for Homeowners

At this workshop, learn about available refinancing options you may qualify for which meet a variety of personal and financial goals. Presented by Money Smart Partner, BMO Harris Bank, N.A.

Wednesday, October 19 at 6:00 p.m.

Chicago Public Library, Humboldt Park Branch

1605 N. Troy St.

Contact: Luz N. Ruiz-Echandy, BMO Harris Bank, N.A. (708) 563-7137.

Understanding Social Security

Please join us for a comprehensive review of the Social Security system and how it will impact you during retirement. This lecture is designed for people who have not yet started taking Social Security benefits and plan to retire in the next three years. Presented by Partner Les Goldstein of Personal Financial Strategies, Inc. and Tom Colarusso.

Thursday, October 20 at 6:30 p.m.

Chicago Public Library, West Belmont Branch

3103 N. Narragansett Ave.

Contact: Les Goldstein, Personal Financial Strategies, (847) 268.3670.

Chicago Financial Planning Day

Chicago Financial Planning Day presents a variety of programs with a focus on personal finances during tough times. Certified Financial Planners are available for one-on-one 15 minute consultations and workshops are offered throughout the day. Visit

FinancialPlanningDays.org/Chicago for a complete listing of programs and workshops.

Presenting partners are: Certified Financial Planner Board of Standards, Financial Planning Association of Illinois, Foundation for Financial Planning, U.S. Conference of Mayors, Chicago Office of the City Treasurer and Chicago Public Library.

Saturday, October 22, 10:30 a.m. to 2:00 p.m.

Chicago Public Library, Harold Washington Library Center

400 S. State St.

Contact: Adult Services Department, (312)747-8184

Understanding Social Security

Please join us for a comprehensive review of the Social Security system and how it will impact you during retirement. This lecture is designed for people who have not yet started taking Social Security benefits and plan to retire in the next three years. Presented by Partner Les Goldstein of Personal Financial Strategies, Inc. and Tom Colarusso.

Saturday, October 22 at 10:00 a.m.

Chicago Public Library, Austin-Irving Branch

6100 W. Irving Park Rd.

Contact: Les Goldstein, Personal Financial Strategies, (847) 268.3670.

Refinancing: Issues and Available Options for Homeowners

At this workshop, learn about available refinancing options you may qualify for which meet a variety of personal and financial goals. Presented by Money Smart Partner, BMO Harris Bank, N.A.

Saturday, October 22 at 10:30 a.m.

Chicago Public Library, North Austin Branch

5724 W. North Ave.

Contact: Carl Malone, BMO Harris Bank, N.A. (312) 461 6475.

Buying Foreclosed Property without the Pitfalls

At this workshop, learn the fundamental steps of purchasing foreclosed property including affordability, condition, conflicts of interest, location, environmental issues and building codes. The steps in locating desired property, selecting an attorney, home inspector, appraiser and securing a mortgage are presented along with negotiating strategies to reduce the purchase price. Presented by Money Smart Partner, Tomacor, Inc.

Saturday, October 22 at noon

Chicago Public Library, Logan Square Branch

3030 W. Fullerton Ave.

Contact: Coco Corbett, (312) 475-0835

Credit Reports & Credit Scores

Good credit is an asset so it pays to establish or reestablish your credit worthiness. Your credit report and credit score, when used together, provide an inspection report of your past use of credit. Learn how to ensure that the information in your credit report is accurate which in turn helps you to obtain the best credit terms and rates. Presented by Money Smart Partners, the Chicago Public Library, Office of the City Treasurer and Money Management International.

Monday, October 24 at 2:00 p.m.

Chicago Public Library, R. M. Daley Branch

733 N. Kedzie Ave.

Contact: Irma Lopez-Heredia, Money Management International (708)714-3177

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Good credit is an asset so it pays to establish or reestablish your credit worthiness. Your credit report and credit score, when used together, provide an inspection report of your past use of credit. Learn how to ensure that the information in your credit report is accurate which in turn helps you to obtain the best credit terms and rates. Presented by Money Smart Partners, the Chicago Public Library, Office of the City Treasurer and Money Management International.

Tuesday, October 25 at 2:00 p.m.

Chicago Public Library, Greater Grand Crossing Branch

1000 E. 73rd St.

Contact: Irma Lopez-Heredia, Money Management International (708)714-3177

It's Your Credit: Understand Your Credit report, Avoid Credit Traps and Scam Artists

The importance of establishing a credit presence and maintaining a good credit history are discussed along with understanding the contents of a credit report and credit/consumer protection laws are presented. Presented by Money Smart Partner, BMO Harris Bank, N.A.

Tuesday, October 25 at 6:00 p.m.

Chicago Public Library, Woodson Regional

9525 S. Halsted St.

Contact: Carl Malone, BMO Harris Bank, N.A. (312) 461 6475.

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The importance of establishing a credit presence and maintaining a good credit history are discussed along with understanding the contents of a credit report and credit/consumer protection laws are presented. Presented by Money Smart Partner, BMO Harris Bank, N.A.

Wednesday, October 26 at 6:00 p.m.

Chicago Public Library, Mabel Manning Branch

Contact: Carl Malone, BMO Harris Bank, N.A. (312) 461 6475.

Understanding Social Security

Please join us for a comprehensive review of the Social Security system and how it will impact you during retirement. This lecture is designed for people who have not yet started taking Social Security benefits and plan to retire in the next three years. Presented by Partner Les Goldstein of Personal Financial Strategies, Inc. and Tom Colarusso.

Wednesday, October 26 at 6:30 p.m.

Chicago Public Library, Austin-Irving Branch

6100 W. Irving Park Rd.

Contact: Les Goldstein, Personal Financial Strategies, (847) 268.3670.

Investing in 2- to 4-Flats

With pricing guides and info on financing, we can help you understand "investing in 2-4 flats" (owner occupied or rental), Section 8 and foreclosed properties. Presented by Chicagoland 2-4 Flats.Info

Saturday, October 29 at 10:00 a.m.

Chicago Public Library, Logan Square Branch

3030 W. Fullerton Ave.

Contact: Bill Bein, Chicago 2-4 Flats.Info. (773)510-9021.

It's Your Credit: Understand Your Credit Report, Avoid Credit Traps and Scam Artists

The importance of establishing a credit presence and maintaining a good credit history are discussed along with understanding the contents of a credit report and credit/consumer protection laws are presented. Presented by Money Smart Partner, BMO Harris Bank, N.A.

Tuesday, November 1 at 6:00 p.m.

Chicago Public Library, Chicago Lawn Branch

6120 S. Kedzie Ave.

Contact: Luz N. Ruiz-Echandy, BMO Harris Bank, N.A. (708) 563-7137.

Credit Reports & Credit Scores

Good credit is an asset so it pays to establish or reestablish your credit worthiness. Your credit report and credit score, when used together, provide an inspection report of your past use of credit. Learn how to ensure that the information in your credit report is accurate which in turn helps you to obtain the best credit terms and rates. Presented by Money Smart Partners, the Chicago Public Library, Office of the City Treasurer and Money Management International.

Tuesday, November 1 at 2:00 p.m.

Chicago Public Library, Douglass Branch

3353 W. 13th St.

Contact: Irma Lopez-Heredia, Money Management International (708)714-3177

It's Your Credit: Understand Your Credit report, Avoid Credit Traps and Scam Artists

The importance of establishing a credit presence and maintaining a good credit history are discussed along with understanding the contents of a credit report and credit/consumer protection laws are presented. Presented by Money Smart Partner, BMO Harris Bank, N.A.

Wednesday, November 2 at 6:00 p.m.

Chicago Public Library, Humboldt Park Branch

1605 N. Troy St.

Contact: Luz N. Ruiz-Echandy, BMO Harris Bank, N.A. (708) 563-7137.

Foundations of Investing

Learn about the features of bonds, stocks and mutual funds, the importance of asset allocation, diversification and the impact of inflation on your long term goals. Presented by Edward Jones.

Thursday, November 3 at 6:00 p.m.

Chicago Public Library, Logan Square Branch

3030 W. Fullerton Ave.

Contact: Khloe Karova, Edward Jones, (312) 578-1006

IRS Taxpayers Advocate Service: Tax Issues and Problems

The Taxpayers Service of the IRS presents information on tax issues, filings, audits, etc. Senior Program analyst, a Collection and Exam expert, is available at this workshop to answer tax questions and concerns. Presented by Money Smart Partner, the IRS Taxpayers Advocate Service.

Thursday, November 3 at 6:00 p.m.

Chicago Public Library, West Town Branch

1625 W. Chicago Ave.

Contact: Lorie McCann, IRS Taxpayers Advocate Service, (312)566-3759

It's Your Credit: Understand Your Credit report, Avoid Credit Traps and Scam Artists

The importance of establishing a credit presence and maintaining a good credit history are discussed along with understanding the contents of a credit report and credit/consumer protection laws are presented. Presented by Money Smart Partner, BMO Harris Bank, N.A.

Saturday, November 5 at 10:30 a.m.

Chicago Public Library, North Austin Branch

5724 W. North Ave.

Contact: Carl Malone, BMO Harris Bank, N.A. (312) 461 6475.

Banking Services: How Financial Institutions Help You Save and Manage Your Money

Learn the fundamentals of banking and the importance of establishing a relationship with a financial institution to build credit, save money, and achieve goals, whether it's purchasing a home or planning for retirement. Presented by Money Smart Partner, BMO Harris Bank, N.A.

Tuesday, November 8 at 6:00 p.m.

**Chicago Public Library, Woodson Regional
9525 S. Halsted St.**

Contact: Carl Malone, BMO Harris Bank, N.A. (312) 461 6475.

IRS Taxpayers Advocate Service: Tax Issues and Problems

The Taxpayers Service of the IRS presents information on tax issues, filings, audits, etc. Senior Program analyst, a Collection and Exam expert, is available at this workshop to answer tax questions and concerns. Presented by Money Smart Partner, the IRS Taxpayers Advocate Service.

Wednesday, November 9 at noon

**Chicago Public Library, Harold Washington Library Center
400 S. State St.**

Chicago Authors Room, 7th fl.

Contact: Lorie McCann, IRS Taxpayers Advocate Service, (312) 566-3759

Bankruptcy Issues and Its Impact on Your Credit

Join us at this workshop to learn what steps are needed to repair and restore your credit. Learn when filing for bankruptcy is in your best credit interest and how it can help save your home, credit and peace of mind. Presented by Money Smart Partner, Fonfrias Law Group, LLC.

Thursday, November 10 at noon

**Chicago Public Library, Harold Washington Library Center
400 S. State St.**

Chicago Authors Room, 7th fl.

Contact: Rich Fonfrias, Fonfrias Law Group, LLC. (312) 624-7954

Buying Foreclosed Property without the Pitfalls

At this workshop, learn the fundamental steps of purchasing foreclosed property including affordability, condition, conflicts of interest, location, environmental issues and building codes. The steps in locating desired property, selecting an attorney, home inspector, appraiser and securing a mortgage are presented along with negotiating strategies to reduce the purchase price. Presented by Money Smart Partner, Tomacor, Inc.

Thursday, November 10 at 6:00 p.m.

**Chicago Public Library, Roden Branch
6083 N. Northwest Highway**

Contact: Coco Corbett, (312) 475-0835

Don't Be a Victim of Identity Theft

Millions of Americans are victims of Identity Theft each year. At this workshop, find out how thieves steal your personal information (such as Social Security, credit card numbers, etc.) for fraudulent use. Learn how to protect and monitor your records and avoid being a victim of Identity Theft. Presented by Money Smart Partner, Country Financial

Saturday, November 12 at 1:00 p.m.

Chicago Public Library, Garfield Ridge Branch

Contact: David Jara, Jr. COUNTRY Financial, (773) 284-9000

When Income Decreases but the Bills Don't

Financial setbacks can be devastating. When an illness, injury, or job loss causes financial hardship, it is time for planning, not panic. Learn what steps you can take to help establish emergency savings as one of your top priorities in your savings plan. Presented by Money Smart Partners, the Chicago Public Library, Office of the City Treasurer and Money Management International.

Monday, November 14 at 2:00 p.m.

Chicago Public Library, R.M. Daley Branch

733 N. Kedzie Ave.

Contact: Irma Lopez-Heredia, Money Management International (708)714-3177

When Income Decreases but the Bills Don't

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Tuesday, November 15 at 2:00 p.m.

Chicago Public Library, Douglass Branch

3353 W. 13th St.

Contact: Irma Lopez-Heredia, Money Management International (708)714-3177.

Starting a Business in Illinois

Learn the basic elements of starting a successful business including an overview of the business plan. Horn offers a realistic view of the requirements to start a business and the resources available to support a new venture. Topics include: business plan preparation, market research, legal structures, government regulations and an overview of financing needs. Presented by Illinois Small Business Development Center at UIC.

Tuesday, November 15, 2:00 p.m. to 4:00 p.m.

Chicago Public Library, Harold Washington Library Center

400 S. State St.

Video Theater, lower level

Contact: Jessica Horn, Associate Director, Illinois Small Business Development Center at UIC. (312) 996-4057

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Tuesday, November 15 at 4:00 p.m.

Chicago Public Library, Greater Grand Crossing Branch

1000 E. 73rd St.

Contact: Irma Lopez-Heredia, Money Management International (708)714-3177

Banking Services: How Financial Institutions Help You Save and Manage Your Money

Learn the fundamentals of banking and the importance of establishing a relationship with a financial institution to build credit, save money, and achieve goals, whether it's purchasing a home or planning for retirement. Presented by Money Smart Partner, BMO Harris Bank, N.A.

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Chicago Public Library, Humboldt Park Branch

1605 N. Troy St.

Contact: Luz N. Ruiz-Echandy, BMO Harris Bank, N.A. (708) 563-7137.

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Wednesday, November 16 at 6 p.m.

Chicago Public Library, Mabel Manning Branch

6 S. Hoyne Ave.

Contact: Carl Malone, BMO Harris Bank, N.A. (312) 461 6475.

Become a Home Detective: Ten Observations to Save you Time and Money

At this workshop learn the ten observations you need to know to successfully pre-inspect property before investing your money or time in the process. The standards that home inspectors work from are clear and specific, many of which can be mastered by your average home buyer before he or she even hires the inspector. Presented by Money Smart Partner, Tomacor, Inc.

Thursday, December 1 at 6:00 p.m.

Chicago Public Library, Roden Branch

6083 N. Northwest Highway

Contact: Coco Corbett, (312) 475-0835

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Chicago Public Library, North Austin Branch

5725 W. North Ave.

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Banking Services: How Financial Institutions Help You Save and Manage Your Money

Learn the fundamentals of banking and the importance of establishing a relationship with a financial institution to build credit, save money, and achieve goals, whether it's purchasing a home or planning for retirement. Presented by Money Smart Partner, BMO Harris Bank, N.A.

Tuesday, December 6 at 6:00 p.m.

Chicago Public Library, Chicago Lawn Branch

6120 S. Kedzie Ave.

Contact: Luz N. Ruiz-Echandy, BMO Harris Bank, N.A. (708) 563-7137

Stay Out of Holiday Debt with a Plan and \$1.00

Looking for a gift that will last a life time? You don't have to struggle or drown in debt to enjoy the holiday season. Bring yourself, your family and friends to this seminar and discover strategies for savings and planning for a debt free financial future. Presented by Money Smart Partner, Money Sharp, Inc.

Tuesday, December 6 at noon

Harold Washington Library Center

400 S. State St.

Cindy Pritzker Auditorium, lower level

Contact: Ed Sanchez, Money Sharp Inc., (773)598-8553