



Family Self-Sufficiency Project formerly Family Economic Security Community Schedule *(December 2011 to February 2012)*

Financial Education and Financial Counseling

Second and Third Thursday of the month 10:00 a.m. to 12:00 p.m. join us at The Haven at First and Market (Located at 112 W Market St, First Street Church). *Through a series of four workshops covered over the course of two Thursdays beginning the second Thursday of each month, receive personal and financial tools in group meetings that feature topics on goals, personal strengths, budgeting, credit, checking, savings, loans, and avoiding consumer risks.*

Second and Third Tuesday of the month 10:00 a.m. to 12:00 p.m. join us at Workforce Center (Located at 2211 Hydraulic Rd). *Through a series of two financial counseling sessions covered over the course of two Tuesdays beginning the second Tuesday of each month, receive personal and financial tools in group meetings or one-on-one that feature topics on goals, personal strengths, budgeting, credit, checking, savings, loans, and avoiding consumer risks.*

~~Wednesdays 10:00 a.m. to 12:00 p.m. and 2:00 p.m. to 4:00 p.m. join us at MACAA (Located at 1025 Park St). *Through a series of four workshops covered over the course of four Wednesdays beginning the first Wednesday of each month, receive personal and financial tools in group meetings that feature topics on goals, personal strengths, budgeting, credit, checking, savings, loans, and avoiding consumer risks.* NOT BEING OFFERED DURING TAX SEASON, WILL RESUME MAY 2, 2012.~~

Thursdays 10:00 a.m. to 12:00 p.m. join us at MACAA (Located at 1025 Park St). *Through a series of four workshops covered over the course of four Thursdays beginning the first Thursday of each month, receive personal and financial tools in group meetings that feature topics on goals, personal strengths, budgeting, credit, checking, savings, loans, and avoiding consumer risks. Only during tax season; starting February 2, 2012.*

Last Tuesdays of the month 5:00 p.m. to 6:00 p.m. join us at MACAA (Located at 1025 Park St) *Receive personal and financial tools in group meetings that feature an introduction to the topics discussed during full training, with emphasis on tools for wise spending.*

Last Friday of the month 12:00 p.m. to 1:00 p.m. join us at MACAA (Located at 1025 Park St). *Receive information on Family Economic Security programs and attend sessions presented by our partners. Bring your lunch (light snacks and drinks will be provided).*



Workshop Series

The Haven at First and Market (112 W Market St, First Street Church) *

December 8, 2011	Goals & Strengths for Making Change	10:00am-12:00pm
	Informed Decisions for Wise Spending	
December 15, 2011	Consumer Skills, Rights, and Responsibilities	10:00 am-12:00pm
	Investing for Financial Growth & Wealth	
January 12, 2012	Goals & Strengths for Making Change	10:00am-12:00pm
	Informed Decisions for Wise Spending	

January 19, 2012	Consumer Skills, Rights, and Responsibilities	10:00 am-12:00pm
	Investing for Financial Growth & Wealth	
February 9, 2012	Goals & Strengths for Making Change	10:00am-12:00pm
	Informed Decisions for Wise Spending	
February 16, 2012	Consumer Skills, Rights, and Responsibilities	10:00 am-12:00pm
	Investing for Financial Growth & Wealth	

Workforce Center (2211 Hydraulic Rd)

December 13, 2011	Goals & Strengths for Making Change	10:00am-12:00pm
	Informed Decisions for Wise Spending (CPCCS)	
December 20, 2011	Consumer Skills, Rights, and Responsibilities	10:00 am-12:00pm
	Investing for Financial Growth & Wealth	
January 10, 2012	Goals & Strengths for Making Change	10:00am-12:00pm
	Informed Decisions for Wise Spending (CPCCS)	
January 17, 2012	Consumer Skills, Rights, and Responsibilities	10:00 am-12:00pm
	Investing for Financial Growth & Wealth	
February 14, 2012	Goals & Strengths for Making Change	10:00am-12:00pm
	Informed Decisions for Wise Spending (CPCCS)	
February 21, 2012	Consumer Skills, Rights, and Responsibilities	10:00 am-12:00pm
	Investing for Financial Growth & Wealth	

MACAA (1025 Park St)*

December 7, 2011	Goals & Strengths for Making Change	10:00am-12:00pm
December 7, 2011	Goals & Strengths for Making Change	2:00pm-4:00pm
December 14, 2011	Informed Decisions for Wise Spending (CPCCS)	10:00am-12:00pm
December 14, 2011	Informed Decisions for Wise Spending	2:00pm-4:00pm
December 21, 2011	Consumer Skills, Rights, and Responsibilities	10:00am-12:00pm
December 21, 2011	Consumer Skills, Rights, and Responsibilities	2:00pm-4:00pm\
December 28, 2011	Investing for Financial Growth & Wealth	10:00am-12:00pm
December 28, 2011	Investing for Financial Growth & Wealth	2:00pm-4:00pm
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January 4, 2012	Goals & Strengths for Making Change	10:00am-12:00pm
January 4, 2012	Goals & Strengths for Making Change	2:00pm-4:00pm
January 11, 2012	Informed Decisions for Wise Spending (CPCCS)	10:00am-12:00pm
January 11, 2012	Informed Decisions for Wise Spending	2:00pm-4:00pm
January 18, 2012	Consumer Skills, Rights, and Responsibilities	10:00am-12:00pm
January 18, 2012	Consumer Skills, Rights, and Responsibilities	2:00pm-4:00pm
January 25, 2012	Investing for Financial Growth & Wealth	10:00am-12:00pm
January 25, 2012	Investing for Financial Growth & Wealth	2:00pm-4:00pm
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February 2, 2012	Goals & Strengths for Making Change	10:00am-12:00pm
February 1, 2012	Goals & Strengths for Making Change	2:00pm-4:00pm
February 9, 2012	Informed Decisions for Wise Spending (CPCCS)	10:00am-12:00pm
February 8, 2011	Informed Decisions for Wise Spending	2:00pm-4:00pm
February 16, 2012	Consumer Skills, Rights, and Responsibilities	10:00am-12:00pm
February 15, 2012	Consumer Skills, Rights, and Responsibilities	2:00pm-4:00pm
February 23, 2012	Investing for Financial Growth & Wealth	10:00am-12:00pm
February 22, 2012	Investing for Financial Growth & Wealth	2:00pm-4:00pm

Single Workshops

Special Topic Workshops & Financial Wellness

MACAA (1025 Park St) **

December 30, 2011 Introduction to Family Economic Security 12:00pm-1:00pm
~~Microloans for Women in Business, FOCUS Women's Resource Center~~

January 27, 2012 Introduction to Family Economic Security 12:00pm-1:00pm
Consumer Protection in Lending, Legal Aid Justice Center

February 24, 2012 Introduction to Family Economic Security 12:00pm-1:00pm
Reading Credit Reports and Disputing Errors, MACAA FES

Bring Your Lunch (Light Snacks & Drinks Will Be Provided)



MACAA (1025 Park St)

December 26, 2011 Financial Wellness 5:00pm-6:00pm

January 30, 2012 Financial Wellness 5:00pm-6:00pm

February 27, 2012 Financial Wellness 5:00pm-6:00pm

MACAA Rural Outreach (Fluvanna, Louisa, Nelson Counties) *Separate Locations TBD*

January 7, 2012 (Nelson) Financial Wellness 12:00pm – 1:00pm

January 14, 2012 (Fluvanna) Financial Wellness 12:00pm – 1:00pm

January 21, 2011 (Louisa) Financial Wellness 12:00pm – 1:00pm

* **One-on-One** meetings will be offered following Financial Education Training at single *starred* sites. There is potential to receive additional one-on-one assistance following Thursday workshops at The Haven and MACAA. Details about individual meeting times will be provided.

During the special topics Friday workshops, feel free to **bring your lunch. Light snacks and drinks will be provided.

CPCCS Clear Point Credit Counseling Solutions will be joining us at these times to share relevant information pertaining to wise spending and wise use of credit, as well as to share more about their services.

Please also note that any meeting time is subject to change depending on Holidays, mandatory meetings, or time out of the office.



Description of Workshops

***Goals & Strengths for Making Change – Use tools to identify goals and personal strengths for personal and financial growth**

***Informed Decisions for Wise Spending – Determine how to make wise spending choices by creating a budget and understanding the wise use of credit**

***Consumer Skills, Rights, and Responsibilities – Obtain knowledge of smart shopping skills, rights, and responsibilities to be protected from high-cost loans and other forms of predatory lending**

***Investing for Financial Growth & Wealth – Learn how you can invest your money by opening and maintaining checking and savings accounts and other special investment options.**

***Financial Wellness – Attend a session that features an introduction to the topics discussed during full training (Financial Education Training), with emphasis on tools for wise spending.**

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Participation is FREE and open to the public (MACAA serves individuals and families whose income is within the 125% poverty guidelines and who reside in Charlottesville and Albemarle, Louisa, Fluvanna, and Nelson counties).

Public Transportation is available through CTS. Check Route 1A for maps and schedules to The Haven (112 W Market St, First Street Church), Route 5 for maps and schedules to VEC Workforce Center, and Route 2A for maps and schedules to MACAA (1025 Park St, Park St and Davis Rd).

To RESERVE a seat, you must PRE-REGISTER. Call Lindell Chavis at 434-295-3171 Ext. 3027 or email lichavis@macaa.org certificate is provided upon completion of eight hours training or having attended four classes a month. One-on-one meetings are encouraged if you are participating in Financial Education Training.