



# UPCOMING FINANCIAL WORKSHOPS

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

## JANUARY 15

3:00 - 4:00pm

REGISTER NOW



[bit.ly/CreditCardMakeover](https://bit.ly/CreditCardMakeover)

### CREDIT CARD MAKEOVER: GETTING OUT OF DEBT

Is credit card debt stressing you out? Learn how to stop the cycle! We'll show you the warning signs of credit trouble, provide an overview of smart card usage, and explore clear options for debt management and rebuilding your credit score. 💰

## FEBRUARY 11

1:00 - 2:00pm

REGISTER NOW



[bit.ly/NewYearNewFinancial](https://bit.ly/NewYearNewFinancial)

### NEW YEAR, NEW FINANCIAL ME

Learn the essentials to handle your finances this year! We'll cover opening the right bank account, avoiding fees, paying bills, and securing your tax return electronically (the IRS won't offer paper checks this year!). 💰

## MARCH 11

noon - 1:00pm

REGISTER NOW



[bit.ly/PFBasics](https://bit.ly/PFBasics)

### BASICS OF PERSONAL FINANCE

Learn the essential skills to master your money journey! We'll show you how to set achievable financial goals, manage daily expenses like a pro, and start planning for long-term security, from budgeting today to investing for retirement tomorrow. 📈

*Learn more about San Francisco Financial Empowerment Center:*

