

Financial Literacy Education & Consumer Information Resources

The Women's Resource of Greater Houston

- The Women's Resource is the largest provider of free financial education classes in greater Houston area representing 44 Different Zip codes, and contributing to women's financial self-sufficiency.
- 730 N. Post Oak Road, Suite 204
- Email: info@thewomensresource.org
- Website: www.thewomensresource.org

Money Management International

- Provide professional financial guidance, credit counseling, community-wide educational programs, debt management assistance, bankruptcy counseling and education services, and housing counseling assistance to consumers via phone, Internet and in-person sessions.
- Spring/The Woodlands Branch
25301 Borough Park Dr., Ste. 220
The Woodlands TX, 77380
- Willowbrook Branch
7915 FM 1960 W., Ste. 130
Houston TX, 77070
- 866-531-3772
- Website: www.moneymanagement.org

Federal Deposit Insurance Corporation (FDIC)

- Find resources provided by the FDIC to educate and protect consumers, revitalize communities, and promote compliance with the Community Reinvestment Act and fair lending laws
- 877-ASKFDIC (877-275-3342)
- Website: www.fdic.gov/consumers/index.html

Federal Reserve Consumer Help

- If you have a problem with a bank or other financial institution.
- 888-851-1920 (TTY: 877-766-8533)
- Website:
www.federalreserveconsumerhelp.gov

Note the above information is being provided as a referral and is not intended to be a reflection or recommendation of NAM, its staff or volunteers.

2012 Financial Literacy Classes

Financial Classes (2 nd and 4 th Tuesday of Every Month) From 6:30-7:30 p.m. – Room 437	
Date	Class
January 10	Money Matters
January 24	Setting Goals and Priorities: Choose your financial destination
February 14	Money Math
February 28	Managing Income and Expenses: Getting from here to there
March 13	Borrowing Basics
March 27	Building Savings: Ready for the road ahead
No Regularly Scheduled 2nd Tuesday (April 10, 2012) due to Houston Money Week – See events below on April 12th	
April 24	Creating Wealth: Stocking up for the long haul
May 8	To Your Credit
May 22	Important Papers Reference Guide: Your travel log
June 12	Charge It Right
June 26	Using Credit Wisely: Curves ahead
July 10	Pay Yourself First
July 24	Credit Reports and Credit Scores: Getting the most mileage from credit
August 14	Bank on It
August 28	Keeping Debt Under Control: Avoid detours
September 11	Check it Out
September 25	When Income Decreases but the Bills Don't
October 9	Fundamentals of Investing
October 23	Planning for the Holidays
November 13	Financial Recovery
November 27	The Art of the Scam: Avoiding scams and fraud
December 11	Money for Life
No Regularly Scheduled 4th Tuesday (December 27th, 2012) due to Christmas Holiday	

Houston Money Week Financial & Health Literacy Fair Thursday, April 12, 2012	
Time & Location	Class
12:00 – 1:30 pm (2 nd floor – 50+)	Lunch & Learn: Financial Recovery <i>Presented by The Womens Resource of Greater Houston & Woodforest Bank</i>
1:00 – 2:15 pm (Room 437)	Cuestiones de dinero (Money Matters en Español) <i>Presented by The Womens Resource of Greater Houston & Woodforest Bank</i>
2:00 – 3:15 pm (Room 432)	The Art of the Scam: Avoiding scams and fraud <i>Presented by Money Management International</i>
3:30 – 5:00 pm (Room 437)	When Income Decreases but the Bills Don't <i>Presented by Money Management International</i>

Northwest Assistance Ministries
Learning Center – 4th Floor
15555 Kuykendahl Road, Houston TX 77090
281-885-4555 ♦ Main NAM Phone
281-885-4616 ♦ RLC Information Line
www.namonline.org

UPCOMING FINANCIAL LITERACY SEMINARS HOSTED AT



JANUARY 2012 – MARCH 2012

The mission of Northwest Assistance Ministries, NAM, is to strive to meet basic human needs through Neighbors Helping Neighbors.

The mission of the Learning Center is to remove barriers to independence through education and career development opportunities.

Financial Literacy Seminars

Presented by: The Women's Resource of Greater Houston & Money Management International

All classes are held the 2nd and 4th Tuesdays of every month from 6:30-7:30 p.m. in Room 437 unless otherwise listed.

January 10 – Money Matters

- One of the first steps to financial security is planning and following through on a personal budget. Budgeting is about choices – choosing how to make money and choosing how to spend money. This course will help you with some of the basics. By the end of this course, participants will be able to prepare a personal budget. To achieve this objective, the participants will be able to: describe the concept of budgeting; recognize the benefits of budgeting; and use a budgeting tool.

January 24 – Setting Goals and Priorities: Choose your financial destination

- Goals provide direction as you travel toward your financial destination. Without goals to point you in the right direction, any route is suitable for going nowhere.

2012 FINANCIAL LITERACY SCHEDULE

2ND & 4TH TUESDAYS OF EVERY MONTH

6:30 – 7:30 P.M.

ROOM 437

February 14 – Money Math

- Building a clear path to your future will involve fact gathering and a little money math. This lesson reviews how to prepare a Statement of Financial Position (net worth statement) and a Statement of Income and Expense, learn an easy way to track your spending and start to set your financial goals for the future.

February 28 – Managing Income and Expenses: Getting from here to there

- Wise financial management requires a series of daily choices and a spending plan prioritized to help you stay on track and follow the plan. Writing down a spending plan that forecasts income & expenses is the single most important activity that can help you reach your destination.

March 13 – Borrowing Basics

- Used wisely, credit can benefit you & your family. But first, there are some things you should know about the value of credit and its costs: deciding when and how to use credit, explain the value of credit; & describe different types of loans.

March 27 – Building Savings: Ready for the road ahead

- Every financial journey has some unexpected bumps along the way. To prepare for these bumps, you need to be ready with savings in an emergency cash reserve account. In addition, savings is needed for specific goals. With a saving state of mind, most people can find ways to reach their goals.



Understanding finances and budgeting is sometimes a difficult issue with finance laws changing, different types of banking systems, as well as finding tools to help. This is why Northwest Assistance Ministries has partnered with The Women's Resource of Greater Houston and Money Management International to present an ongoing series of free financial seminars to help educate consumers about their rights and responsibilities. Please join us!

As with all education seminars here at NAM, children under the age of 16 will not be permitted to attend. Please make other arrangements.

Out of respect to the volunteer teachers and other clients, any client arriving more than 15 minutes

late to a session may be turned away by NAM staff.

Seating is limited, but walk-ins will be allowed if space is available. To reserve your seat or for more information on this FREE Seminar or any other educational seminar offered at NAM please

call the NAM Learning Center Information Line at 281-885-4616 , visit our webpage at www.namonline.org , or email Bambi at balderson-shields@namonline.org.