

## 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](mailto:info@thewomensresource.org)
- Website: [www.thewomensresource.org](http://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](http://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](http://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](http://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.*

## 2011 Financial Literacy Classes

Regular Financial Classes (2 <sup>nd</sup> and 4 <sup>th</sup> Tuesday of Every Month) From 6:30-7:30 p.m. – Room 437	
Date	Class
January 11	Money for Life
January 25	Setting Goals and Priorities: Choose your financial destination
February 8	Money Matters
February 22	Managing Income and Expenses: Getting from here to there
March 8	Money Math
March 22	Building Savings: Ready for the road ahead
April 12	Borrowing Basics
April 26	Creating Wealth: Stocking up for the long haul
May 10	To Your Credit
May 24	Important Papers Reference Guide: Your travel log
June 14	Charge It Right
June 28	Using Credit Wisely: Curves ahead
July 12	Pay Yourself First
July 26	Credit Reports and Credit Scores: Getting the most mileage from credit
August 9	Bank on It
August 23	Keeping Debt Under Control: Avoid detours
September 13	Check it Out
September 27	When Income Decreases but the Bills Don't
October 11	Fundamentals of Investing
October 25	The Art of the Scam: Avoiding scams and fraud
November 8	Financial Recovery
November 22	Planning for the Holidays
December 13	Money for Life
December 27	Setting Goals and Priorities: Choose your financial destination

Money Week Houston Events – April 2-9		
Date	Time	Class
April 5	6:30 – 7:30 p.m.	Achieving Financial Security
April 6	Noon – 1 p.m.	Insurance & Risk Management
April 6	1 p.m. – 2 p.m.	Bank on It (Spanish) - Curso Bancario Basico
April 7	6:30-7:30	The Art of the Scam: Avoiding scams and fraud

Northwest Assistance Ministries  
Rotary Learning Center – 4<sup>th</sup> Floor  
15555 Kuykendahl Road, Houston TX 77090  
281-885-4555 ♦ Main NAM Phone  
281-885-4616 ♦ RLC Information Line  
[www.namonline.org](http://www.namonline.org)

## UPCOMING FINANCIAL LITERACY SEMINARS HOSTED AT



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

*The mission of the Rotary 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 2<sup>nd</sup> and 4<sup>th</sup> Tuesdays of every month from 6:30-7:30 p.m. in Room 437 unless otherwise listed.

### Money Math – March 8, 2011

- 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. You will also learn an easy way to track your spending and start to set your financial goals for the future.

### Building Savings: Ready for the road ahead – March 22, 2011

- 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.

### 2011 FINANCIAL LITERACY SCHEDULE

2<sup>ND</sup> & 4<sup>TH</sup> TUESDAYS OF EVERY MONTH

6:30 – 7:30 P.M.

ROOM 437

## Money Week Houston Events

**Achieving Financial Security – April 5 from 6:30 – 7:30 p.m.**

- Achieving financial security involves making investments in yourself & planning for the future. This lesson goes a little further into the future by reviewing training and education needs, investing in children and parenting for financial literacy & higher education, developing a comprehensive plan, & estate planning basics.

**Insurance & Risk Management – April 6 from 12 (Noon) – 1 p.m.**

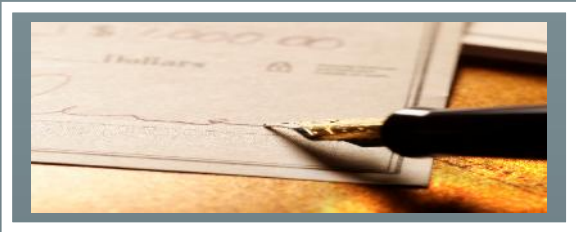
- Life is full of risks. Some of the risks we face in life have financial consequences. This lesson examines the primary way people manage risks with financial consequences-insurance; how to assess risk; how to evaluate insurance coverage; & how to evaluate employee insurance.

**Bank on It (en español)) - Curso Bancario Básico – April 6 (06 de abril) from 1 p.m. – 2 p.m.**

- Utilice esta Lista de Recomendaciones para familiarizarse con procesos básicos y términos necesarios para establecer cuentas y servicios bancarios. Esta Lista de Recomendaciones cubre los temas siguientes: identificar instituciones financieras; abrir una cuenta corriente; y que esperar después de abrir una cuenta corriente.

**The Art of the Scam: Avoiding scams and fraud – April 7 from 6:30-7:30 pm.**

- Statistics show that criminals scam victims out of billions of dollars every year using various types of fraudulent activities. Avoid becoming a victim yourself. Learn how to recognize the tricks of a con artist & the tell-tale warning signs of a scam.



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 Rotary Learning Center Information Line at 281-885-4616, visit our webpage at [www.namonline.org](http://www.namonline.org), or email Bambi at [balderson-shields@namonline.org](mailto:balderson-shields@namonline.org).