



## Summer Financial Literacy Institute for High School Students



The Summer Financial Literacy Institute teaches real-world personal finance skills to local high school students. Students will learn how to budget, handle credit cards, how to set financial goals, and how to create an action plan to achieve their financial goals.

Students also learn how personal choices determine their roles as participants in the greater economy, and how the greater economy influences the decisions they make. This applied knowledge will give them the knowledge and confidence to successfully navigate the major financial decisions to come.

**Students will meet for three days and cover the following topics:**

### **Day 1: Money and Debt Management**

- Track daily spending habits.
- Understand credit reports.
- Identify ways to decrease spending.
- Credit cards & loans.
- Identify possible ways to increase income.
- Identify helpful budgeting tools.
- Managing bills
- Creating a plan to achieve financial goals

### **Day 2: Consumer Economics**

Students will learn to make informed decisions as they explore the opportunity cost associated with each consumer choice.

### **Day 3: Reality Fair**

The Reality Fair will be an interactive activity where students have the opportunity to put into practice the knowledge they gained during the past two days by making the best money decisions for themselves based on their predetermined career and salary.

**Dates:** July 17-19, 2013

**Time:** 9:00am-12:00pm

**Location:** Community Teamwork Inc.  
155 Merrimack Street  
Lowell, MA 01852

For more information or to register, please call **Gladys at (978) 654-5673** or go onto [www.ctifamilyfinance.org](http://www.ctifamilyfinance.org)



# Summer Workshop Series 2013



The Family Finance Solutions Program at Community Teamwork Inc. is empowering individuals and families to make sound financial decisions through the provision of quality training, education, and resources. Below is a list of our workshops offered during the day.

**Workshops are free, for adults only. You'll have two (2) opportunities to win a gift certificate to Market Basket**

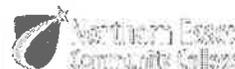
**Registration is required. Register Today~**

FRIDAYS 10-11AM	
June 7	How to Generate Additional Income through Business Ventures Location: Community Teamwork, Inc
June 14	Understanding How Investments Work Location: Community Teamwork, Inc
June 21	Budgeting Tools Location: Pollard Memorial Library
June 28	Understanding the Cost of Living Location: Community Teamwork, Inc
July 12	Credit Repair Location: Community Teamwork, Inc
July 26	Protecting Your Money, Credit & Identity Location: Pollard Memorial Library

Some workshops are being held at Community Teamwork, Inc located at 155 Merrimack St Lowell MA 01852 & others are being offered at the Pollard Memorial Library located at 401 Merrimack St Lowell MA 01852 Ground FL Meeting Room. Location is listed underneath each workshop.

To register today or for more information, please call **Gladys at (978) 654-5673** or online at [www.ctifamilyfinance.org](http://www.ctifamilyfinance.org)

## Special Thanks to Our Presenters!





# Summer Workshop Series 2013



The Family Finance Solutions Program at Community Teamwork Inc. is empowering individuals and families to make sound financial decisions through the provision of quality training, education, and resources. Below is our summer series of workshops offered during the evening.

Workshops are free; include childcare and pizza for dinner.

Registration is required. Limited Spaces for Childcare

WEDNESDAYS from 6:00 -7:15pm	
June 5	Get Smart About Credit
June 12	Finances for Couples Part 1: Understanding Your Family Money Decisions
June 19	Finances for Couples Part 2: Creating a Plan for Your Household
June 26	Adapting to Sudden Life Changes
July 10	Budgeting 101
July 24	Talking to your Kids about Money
July 31	Building a Savings Cushion

Summer Workshops Series during the evening will be held at:

CTI's James Houlares Early Learning Center - 126 Phoenix Ave Lowell MA 01852

To register today or for more information, please call **Gladys at (978) 654-5673** or online at [www.ctifamilyfinance.org](http://www.ctifamilyfinance.org)

## Special Thanks to Our Presenters!





# Lowell Public Schools in collaboration with Community Teamwork, Inc



## Host an Evening of Family Finance Solutions **Tuesday, May 21, 2013**

6:00 – 7:00 PM

Location: Stoklosa School- 560 Broadway Street- Lowell

Please join us at this Family Finance Solutions event to learn more about managing your family finances and take home a **\$15.00 gift card to Market Basket**. You will have the opportunity to attend one of the four (4) informative workshops listed below. *To register* and attend one of these workshops, call Gladys Santiago at Community Teamwork, Inc. @ 978-654-5673. **No Child Care Provided**

1. **Summer Fun on a Shoe String:** What can you do this summer that's exciting & affordable? Keep busy & make this summer last. This workshop will give you tips and resources on activities in the greater Lowell community that are free or reasonable priced.
2. **Como Protegerse de Estafas Financieras:** Te han dicho alguna vez que te ganaste algo pero no recuerdas haber participado? Como sabes que no es una estafa? Sabes cuales son las advertencias? Este seminario te enseñara a como protegerte al saber la diferencia entre lo real y una estafa.
3. **Credit Repair:** It may not be as simple as changing a flat tire but with a lot of patience, hard work, and discipline, it can be done. This workshop will help you identify those factors that could be affecting your credit, how to address them, and prevent any further damage.
4. **Adapting to Sudden Life Changes:** How to be financially prepared for the unexpected such as divorce, death of a spouse, job loss, and many other issues.



*Gift Card....compliments of Community Teamwork, Inc.  
will not be granted until the  
end of the workshop (one gift card per household).*