

# FREE Financial Literacy Program

## Smart Money for Success



### Amador-Tuolumne Community Action Agency

A-TCAA is offering FREE classes for anyone who would like to learn more about budget and debt management, credit scores, fair debt collections, reducing housing expenses, making money work for you and living easier. The full course is only four classes. Take one class or take all four to receive a certificate which is good for first time home buyers. Take the mystery out of mortgage documents or know your rights as a tenant.



“Watch the pennies, and the dollars will take care of themselves.” *Benjamin Franklin*



**Win a surprise gift basket!**

**Classes are held at Kennedy Meadows apartments;**

**701 New York Ranch Rd., Jackson, CA**

**Mondays 10:00am to 12:30pm and Thursdays 5:00 pm to 7:30pm**

**FREE prize to every participant!**

**FREE child care and snacks!**

**A-TCAA can help with transportation!**

**CALL Betty Mann at 223-1485, Ext. 243 or Denise Cloward at Ext. 263**



*Provided by A-TCAA and made possible by grants from United Way California Capitol Region and First 5 of Amador. No person shall be discriminated against in participating in any A-TCAA program or service because of race, color, age, religion, gender or sexual orientation, national origin or physical disability.*