*Get back on the financial track with free Fair Credit classes*

You don’t have to navigate your finances on your own.

Each month, AAA Fair Credit offers budgeting and credit classes – which are free and open to the public – where people in the Salt Lake City area learn to improve their personal finances not only from financial counselors but also from each other.

“The best part of the classes is when someone will share some information about some resources here in the community. They’ll say, there’s this application or that program that can really help you,” said Miranda Vance, a financial coach for Fair Credit. “So often you think you’re the only one going through these struggles. But during the classes, you realize you’re not. Other people are going the same situation or have gone through it and can help you get through it.”

To attend the classes, potential attendees are asked to RSVP on the Fair Credit website at faircredit.org.

But the real first step, according to coaches, is to accept the fact you may need help to get back on a financial track.

For many people, asking for help of any kind is difficult. Admitting you’ve gotten in trouble financially and need help to get out of a hole, may be even harder, given the blame society places on those who get struggle financially.

“Shame is something I like to talk about in class. It’s one of the biggest things that can hold us back,” Vance said. “But we also need to understand that we all go through struggles and there’s no reason to feel shame over your finances. Blaming yourself doesn’t help you get out of debt.”

Vance also stresses that financial struggles can and do affect people of all income brackets and, as such, those of different income levels do attend the classes and are welcome to do so.

Financial literacy is often something people learn in their adult life, once bills become a part of our daily lives.

Whether you’re 18 or 88, it’s never too late to take control of your finances.

Attending one or more of the AAA Fair Credit classes may be a step you can take to get on the path to a financial future you want to have.

“Everyone has different goals and different situations and that’s O.K.,” Vance said. “In the classes, we all learn from each other and we see that there are ways out of these financial difficulties so many of us have. You can do it. We all can do it.”

*To register for any of AAA Fair Credit’s financial support classes, visit* [*http://faircredit.org/classes-events/*](http://faircredit.org/classes-events/) *today. Classes are also available in Spanish.*