



**Financial literacy** is the knowledge of money management and the ability to make informed financial decisions. Join **Faith Community United Credit Union** as they share basics of money management, such as:

**Budgeting:** A spending plan that helps you manage your income and expenses to meet your goals and avoid debt

**Saving:** How to save and save to spend

**Credit and debt:** How to build and improve your credit, and how to borrow and repay debt

**Investing:** How to recognize favorable loan terms and different investment options for retirement

**Taxes and insurance:** How to understand taxes and insurance

Financial literacy can help people avoid poor financial decisions, become self-sufficient, and achieve financial stability. It can also help people build healthy money habits that can help them reach financial goals, such as buying a house or retiring comfortably.

**When:**

Wednesdays, 9/18/24, 9/25/24 and 10/2/24

**Where:**

Cleveland Clinic Langston Hughes  
Community Health & Education Center  
2390 E. 79th Street  
Cleveland, Ohio 44104

**Time:** 3 to 4pm

Registration is suggested not required

For more information or questions contact: Leesa Jackson, Program Manger Email: [Patterl3@ccf.org](mailto:Patterl3@ccf.org)