

## January 2015 — New Year, new start to make the most of your money and plan for a brighter future

Do you want to learn the art of making your money go further?????

### Personal Budgeting and Money Management

is a short course that will teach you how to do just that!

Over 4 sessions you will:

- Understand and look for value for money
- Explore how to reduce your outgoings
- Identify spending based on “needs” and “wants”
- Look at how to reduce the problems of coping on a limited budget
- Explore savings, credit and dealing with bills
- Plan for the future
- Make your money work for you

Light Lunch provided

The course is funded for local residents who are unemployed (or working for less than 8 hours per week) and aged 19+

#### When?

Thursdays  
10.00am —  
2.30pm

#### Dates:

Thursday 8th  
January—29th  
January

#### Where?

Immingham  
Resource Centre

To reserve your place :

- Text or phone **Becky** on **07775 028473** leaving your name and number, OR e-mail your details to [becky@cert-ltd.co.uk](mailto:becky@cert-ltd.co.uk)

