



NOVEMBER IS FINANCIAL LITERACY MONTH. SIGN UP FOR THIS FREE WORKSHOP AND BE MONEY SMART.

Let's Talk Credit!

Participants will learn about credit reports, credit ratings, and credit scores along with strategies on how to maintain good credit and if necessary, how to repair it in this one hour presentation by **Janina Kulik** of the Credit Counselling Society.

Participants will also learn:

- Description and wise use of general credit products.
- The importance of credit reports.
- Budgeting tips around credit and how to deal with debt.

- **West End Library**

999 Sargent Avenue

Thursday, November 7 at 6:30 p.m.

Call 204-986-4677 to register.

- **Osborne Library**

625 Osborne Street

Thursday, November 21 at 6:30 p.m.

Call 204-986-4775 to register.

