



**The Somerset Community Action Program** in conjunction with **The Franklin Township Community Resource & Services Department** is proud to bring you three free **Financial Literacy** courses.

**Financial Literacy** is learning the skills to make better decisions about money management. These skills are critical in today's complex society and tough economy. Having the knowledge and skills is especially important for low-income individuals and families.

The Somerset Community Action Program in partnership with The Franklin Township Community Resource & Services Department will be providing **free** financial literacy classes to the community. Start investing in your future by getting the knowledge and skills necessary to begin taking control of your finances.

Financial literacy is an important avenue to move out of poverty. Steady employment is a crucial aspect, but a good job is not the only factor. Many families are faced with bad credit, crushing debt, and left with difficult options to recover from their financial setbacks. SCAP's Financial literacy courses are intended to be a positive asset-building path for your long-term financial health.

All courses take place in Somerset, and are taught by Carletta Beckwith, CPA. Mrs. Beckwith is both a certified public accountant and certified financial planner, able to service peoples' financial needs and concerns. Ms. Beckwith volunteers her time delivering this program to help the community.

### **Financial Literacy Workshops:**

These classes can help you invest in your future by giving you the knowledge and skills necessary to begin reducing debt, beginning saving, and building/improving your credit. All classes will start at 7:00 PM

- **Budgeting to Create Savings: May 8, 2019**  
You will learn to use a monthly debt and spending tracker to find spending leaks in your budget. With that information, you will learn how to create a workable budget and begin saving. These tools will provide you with the ability to make wise money choices and either begin to save or reduce debt.
- **Debt Reduction and Asset Building: June 5, 2019**  
Learn how to make a debt plan that will prioritize what you owe and get it paid off faster. Improve your net worth and learn the importance of building assets. Understand how retirement plans, savings accounts, and investments are assets that can build financial security.
- **Building a Good Credit Rating: July 10, 2019**  
Understand how to use credit to your advantage. Learn how to receive a free copy of your credit report annually, also learn how to read your credit report and fix errors.
- **Consumer Protection: August 14, 2019**  
Learn the benefits of having a checking and savings account at a financial institution. Understand different types of insurance and how to protect your identity and your assets.

**All classes are free and open to the public so come in and start taking control of your finances!**

**All Classes will be held at the SCAP Program Center  
155 Pierce Street, Somerset. Enter through the first door all the way on the left**

Please call 732-846-8888 or email [info@somersetcap.org](mailto:info@somersetcap.org) to sign up for one or all our workshops!