It may be called “the most wonderful time of the year” but December can also be filled with unwanted debt and overspending. Come and learn budgeting strategies and tactics to avoid a year-end credit card crunch and future debt traps.

**Breezing Through the Holidays**

- **Date:** Nov 15th
- **Time:** 3 - 4 PM
- **Link:** [Register Now](https://bit.ly/SMCholidays)

Everyone wants control over their financial lives, but how do we get it? In one word: budget. It’s the most powerful weapon to get a more secure future. Come identify your short- and long-term goals and learn how to design realistic spending and savings plans to reach those objectives.

**Goal Setting and Budgeting**

- **Date:** Dec 13th
- **Time:** 2 - 3 PM
- **Link:** [Register Now](https://bit.ly/SMCgoals)

A credit card can be a valuable financial tool. However, before racking up big charges on multiple cards, come learn smart ways to handle credit cards and take a disciplined approach.

**Using Credit Cards Wisely**

- **Date:** Jan 23rd
- **Time:** 4 - 5 PM
- **Link:** [Register Now](https://bit.ly/S MCCredit)