



**FREE Classes**

**Refreshments Served**

**Attendance Incentives**

**Certificate of Completion\***

**\*MUST COMPLETE ALL 10 HOURS OF INSTRUCTION**

TO SIGN UP FOR CLASSES, CALL:

**616-241-4006 X 30**

or email: [financialskills@ucomgr.org](mailto:financialskills@ucomgr.org)

**SPACE IS LIMITED - SIGN UP TODAY!**

*United Church Outreach Ministry values individuals and builds community in southwestern Kent County by providing material and educational assistance to meet basic needs, improve quality of life, and promote self-sufficiency.*

**A program of . . .**



**United Church Outreach Ministry**

## PROGRAM SPONSORS

# LIVE UNITED



## Heart of West Michigan United Way



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One Team, Many Resources

WOULD YOU LIKE TO SEE YOUR NAME HERE? CONTACT US TO FIND OUT HOW YOU CAN SUPPORT THE MISSION AND MINISTRY AT UCOM!

Email Bruce Roller: [bruce.roller@ucomgr.org](mailto:bruce.roller@ucomgr.org)



Resources for living. Hope for life.

1311 Chicago Drive SW, Wyoming, MI 49509  
616.241.4006

## PREPARING FOR YOUR FUTURE FINANCIAL LITERACY PROGRAM



**UNITED CHURCH OUTREACH MINISTRY**

[www.UCOMgr.org](http://www.UCOMgr.org)

## ABOUT THE PROGRAM

Managing money is very challenging these days. Complicated interest rates, phone scams, predatory lending, identity theft, and reduced “real wages” cause stress and uncertainty about how to make it all work. *Preparing for Your Future is designed to be an introductory course to help you establish personal financial stability.*

More than 1000 students have completed “Preparing for Your Future” at UCOM. Many have opened bank accounts or lines of credit for the first time. Others have reduced their use of ‘payday loans’ or set up payment plans to get out of debt. *Preparing for Your Future offers the tools you need to take control of your money.*

The class is relaxed but organized. Students tell stories, explore community resources, and share advice. Instructors offer personal insights and strategies for maintaining financial stability. The final session features a speaker from a local banking institution and provides time for questions and next steps. A certificate of completion and a cake celebration is enjoyed by students who complete all 10 hours of instruction.

**The course is FREE but requires advanced registration.**



**WHAT ARE YOU WAITING FOR? CALL UCOM TODAY TO SIGN UP FOR THE NEXT SESSION!  
616-241-4006 X 30**

## COURSE TOPICS

- ◇ Setting financial goals
- ◇ Creating strategies to reach your goals
- ◇ Understanding our emotional connection to money and material things
- ◇ Save/Spend/Share financial philosophy
- ◇ How to create (and live on) a budget
- ◇ S.M.A.R.T. decision making
- ◇ Organizing financial records
- ◇ Knowledge is power - asking the right questions and knowing where to go for answers
- ◇ Credit: what it is, what it is not and how to manage it
- ◇ Debt: avoiding it / getting out of it / moving on
- ◇ Banking services and how to use them
- ◇ Predatory lenders and other pitfalls
- ◇ Reducing financial stress
- ◇ Connecting to community resources



**The course consists of 4 or 5 sessions that are 2 or 2½ hours long. Multiple topics are covered during each session. Materials and supplies are included at no cost. Participants are expected to attend ALL TEN HOURS of instruction in order to receive a certificate of completion.**

## INSTRUCTORS

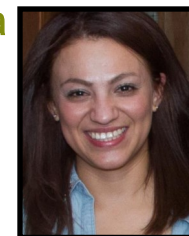


### BettyBeth Johns

BettyBeth is the Community Development Manager at UCOM. In addition to teaching *Preparing for Your Future* financial literacy classes, she provides one-on-one career coaching and other workforce development services.

### Jacky Osegueda

Jacky is a former graduate of *Preparando Para Su Futuro*. Her classes are taught in Spanish and promote Latino voice in self-advocacy and personal empowerment.



*Diversity is a part of UCOM's value system and is essential to the organization's ability to develop and deliver programs that support its mission. UCOM's policies reflect the belief that organizational performance is greatly enhanced when people with different backgrounds and perspectives are engaged in an organization's activities and decision-making process. UCOM actively seeks to promote access, equity and inclusiveness, and to discourage discrimination based on race, creed, ethnicity, gender, age, sexual orientation, socioeconomic status, and other factors that deny the essential humanity of all people. This principle is a lens through which all of the work of the UCOM is viewed. As such, UCOM will continue to raise issues of inclusion and promote diversity in our operational activities.*

