



CVOEO's  
**GROWING MONEY PROGRAM**

**UPCOMING  
FRANKLIN & GRAND ISLE COUNTY CLASSES:**



To register for any classes, contact Growing Money at  
**802-860-1417 x114** or [growingmoney@cvoeo.org](mailto:growingmoney@cvoeo.org)

**“Spend Smart” (2 sessions)**—Join us for a practical introduction on how to manage your money. If you experience regular financial stress, you struggle to save, or you want to feel more organized financially, this class is for you. This is not your typical money management class: the focus will be on you as an individual and what your personal money goals are.

- **Thursday Mornings, November 7 & 14, 10am-12pm**

**“Keeping On Track” (1 session)—NEW CLASS!** Have you already taken Spend Smart? If so, join us for a refresher on setting financial goals, tracking and budgeting. Plus, we will look at some new angles on spending. Get back on track.

- **Call for upcoming classes**

**“Keys to Credit” (1 session)**—Credit can be established and improved in a variety of ways and we want to help you get ahead of the game. Learn the basics and get smart about the important and often confusing world of credit.

- **Tuesday Morning, November 12, 10am-12pm**

**“Creating a Financial Future” (2 sessions)**—Learn how to create long term savings and take a beginning look at investing. If you have basic money management under control and want to take charge of your finances for the future, this class is for you. To begin building wealth over a lifetime, this class is a great first step.

- **Call for upcoming classes**

Unless otherwise noted, the above classes will be held at  
**Franklin/GI Community Action, 5 Lemnah Drive, St. Albans**