

Janet Carlson Calvert Library

\$SMART MONEY MONTH

PROGRAMS



Smart Money Programs are held at the JCC library, are free and opened to everyone.

THURSDAY, APRIL 4th at 6:00pm – Budget Basics. Speaker, Miria Toth will help you learn what a budget is and the process of creating a budget for whatever your situation. Identify ways to decrease spending and use tools to help manage your expenses. **Sponsored by Chelsea Groton Savings Bank**

\$\$ WEDNESDAYS - April 10, 17, 24 at 1:30pm-2:30pm– Introduction - All About Money – Bring your child to an introduction about money, what saving means and how to do it! Each week will include a money topic including a little history, a craft or a story. **Specially for ages 4-12.**
Sponsored by Core Plus Credit Union and Chelsea Groton Savings Bank.

THURSDAY, APRIL 11th at 9:am-3:00pm – Medicare Madness - Do you need help deciding on a Medicare program? Is the one you have not quite what you expected? Schedule a private, one- hour meeting with **Lori Napolitano** from **Senior Resources Agency on Aging** and she will answer your questions, or help you choose, complete and submit your application.
Please call **Lori** at 860-887-3561 x125 or JCCLibrary 860-642-6207 to set up a time.

THURSDAY, APRIL 11th at 6:00pm – How Anyone Can Prepare, Pay and Stay In College – Come have a cup of coffee or tea at this informal informational talk with Franklin resident and CPCU Member Experience Liaison, **Susan Dombrowski**. It is never too early or late to start saving or finding grants. Susan will discuss the ins and outs of saving for college-bound teens, adults and even the new parent.
Sponsored by Core Plus Credit Union.

THURSDAY, APRIL 18th at 6:00pm – Credit Do's & Don'ts – Discover what having credit means, what a credit report and FICO score is, what affects a credit report, how to check it, and what you should do or not do to improve your credit. **Sponsored by Chelsea Groton Savings Bank**

THURSDAY, APRIL 25th at 6:00pm –FDIC Financial Recovery – Assess your current financial situation, identify ways to increase income and prioritize expenses, develop a financial recovery plan and recognize how to guard against repair scams. **Sponsored by Chelsea Groton Savings Bank**