



Human Services Programs  
of Carroll County, Inc.

# FINANCIAL EDUCATION



**CELEBRATE  
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THE PIG,  
2019!**



**Enter a chance to win a  
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**For more information, contact:**

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(410) 857-2999 \* [jbacon@hspinc.org](mailto:jbacon@hspinc.org)

# January-APRIL 2019 CLASSES

***Build a Budget Workshop: Creating SMART Financial Goals***

10:00 AM on January 15, February 6, March 6, April 3

***Build a Budget Workshop: Managing Your Expenses***

10:00 AM on January 25, February 13, March 13, April 10

***Build a Budget Workshop: Budgeting Tools and Tips***

10:00 AM on January 16, February 20, March 20, April 17

***Earn It, Plan It, Keep It***

(All classes held at Carroll County Business and Employment Resource Center)

1:00 PM on January 15, February 19, March 19, April 16

***Credit is an Asset***

1:30 PM on January 10 (held at North Carroll Branch Library)

10:00 AM February 19, March 19, April 16

***Conquering Debt***

10:00 AM on January 22, March 26, April 24

1:30 PM on February 5 (held at North Carroll Branch Library)

Unless otherwise noted, all classes are held at 10 Distillery Dr. Suite G-1,  
Westminster, MD 21157