



Managing Your Money Series

Session 1: Personal Finances

Session 2: Understanding Credit

Session 3: Developing a Spending and Savings Plan

Session 4: Traditional and Non-Traditional Banking

Session 5: Insurance and Recordkeeping

Session 6: Getting Out of Debt (optional)

Participants who attend Sessions 1 through 5 will receive a certificate of completion. These classes may qualify for credit towards the financial education requirements of organizations such as Habitat for Humanity and other non-profit groups. (Check with your organization for details.)

If you are a person with a disability and desire any assistive devices, services, or other accommodations to participate, please contact Karen Poff at 540-459-6140 or through your local office of Virginia Cooperative Extension to discuss accommodations at least five business days prior to the event.

**THE FEE FOR THE ENTIRE SERIES IS \$10. CLASSES CAN BE TAKEN IN ANY LOCATION IN ANY ORDER.
(See back for January to March 2012 schedule/registration form or call 540-459-6140 for information.)**

Managing Your Money Series January to March 2012 Registration Form

Virginia Cooperative Extension programs and employment are open to all, regardless of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation, or marital or family status. An equal opportunity/affirmative action employer. Issued in furtherance of Cooperative Extension work, Virginia Polytechnic Institute and State University, Virginia State University, and the U.S. Department of Agriculture cooperating. Edwin J. Jones, Director, Virginia Cooperative Extension, Virginia Tech, Blacksburg; Jewel E. Hairston, Interim Administrator, 1890 Extension Program, Virginia State, Petersburg.

Use a separate form for each person. We do not send registration confirmations. Feel free to call 540-459-6140 or e-mail kpoff@vt.edu to verify that you are registered. Registration form with \$10 per person or a voucher must be received at least three days in advance. Two people may attend for the price of one, if the registration forms are mailed in together and they share materials.

<input checked="" type="checkbox"/>	Session	Date	Location	Time	<p>Mail registration to: VCE-Shenandoah County, 600 North Main Street, Suite 100, Woodstock, VA 22664- 1855. <u>Classes with fewer than five people will be cancelled and payment refunded.</u> We cannot notify you of changes if you do not register in advance. There will be a \$5 charge (plus penalties) for returned checks. Refunds may take 30+ days to process. If schools are closed for bad weather, class is cancelled!</p>
<input type="checkbox"/>	Session 2	Jan. 5 (Thursday)	Valley Health Cork Street, 333 W. Cork Street, Winchester Conference Room 1 (All Sessions)	6:00-8:00 p.m.	
<input type="checkbox"/>	Session 3	Feb. 2 (Thursday)	Valley Health Cork Street, 333 W. Cork Street, Winchester Conference Room 1 (All Sessions)	6:00-8:00 p.m.	
<input type="checkbox"/>	Session 1	Feb. 9 (Thursday)	VCE-Shenandoah County, 600 N. Main Street, Woodstock Room 100-A (All Sessions)	6:00-8:00 p.m.	
<input type="checkbox"/>	Session 2	Mar. 8 (Thursday)	VCE-Shenandoah County, 600 N. Main Street, Woodstock Room 100-A (All Sessions)	6:00-8:00 p.m.	
<input type="checkbox"/>	Session 4	Mar. 15 (Thursday)	Valley Health Cork Street, 333 W. Cork Street, Winchester Conference Room 1 (All Sessions)	6:00-8:00 p.m.	
<input type="checkbox"/>	Sessions 1-6	Jan. 25 to Mar. 7 (Wednesdays)	VCE-Page County, 215 West Main Street, Suite C, Stanley Community Meeting Room (All Sessions)	6:00-8:00 p.m.	

I have enclosed:

- Check or money order for \$10 payable to VCE-Shenandoah County
 Scholarship Voucher from a Community Organization

Name (Please Print Legibly)

Mailing Address

City, State, Zip

Phone Number in Case of Class Cancellation (___ Cell, ___ Home, or ___ Work)

E-Mail Address, If You Have One (To Communicate with You About Class)