



# Seneca Ridge



Neighborhood Network News

## Create Your Own Spending Plan Workshop

Like diets and other New Year resolutions, budgets starts out with great intentions only to be ditched quickly. With unemployment on the rise and holiday debt added to a growing pile of bills, a *spending plan* is exactly what most of us need. It doesn't have to be painful if you keep one thing in mind. Creating a spending plan puts *you* in control of your financial life.

In the Create Your Own Spending Plan workshop Luis Montoya, HOC Financial Literacy Counselor, will help you analyze how to create a plan that works for you. You can choose to eat out every day, buy that pair of shoes you have had your eyes on or pay off additional principal on your debt balances. But here's the catch: you can't do everything.

Luis Montoya will share his expertise and help you start out 2010 on the best foot possible. Taking control of your spending habits will be the best gift you ever gave yourself and your family.

## CREATE YOUR OWN SPENDING PLAN

**Thursday**  
**10:00 AM - 12:00 PM**  
**January 7, 2010**

**Presented by:**  
**Luis Montoya,**  
**HOC Financial**  
**Literacy Counselor**

**Please call to register:**

**240.773.9349**

