

**CONSIDER THIS YOUR SPECIAL INVITATION TO FOUR DIFFERENT FREE WORKSHOPS!**

THESE WORKSHOPS FOCUS ON THINGS THAT YOU AND YOUR FAMILY MAY FIND TO BE VERY USEFUL. THIS IS UNITED WAY'S SPRING FINANCIAL STABILITY WORKSHOP SERIES AND WE HOPE YOU WILL CONSIDER JOINING US! SINCE SPACE IS LIMITED, PLEASE SEE THE INFORMATION AT THE BOTTOM TO REGISTER.

**1) REAL DEALS ON WHEELS - PRESENTERS: KELLY SCHERMERHORN AND JAMES MCLAUGHLIN, CES CREDIT UNION** *Monday, March 22 – 5:30-7:30 p.m. at CES Credit Union, 1215 Yauger Road, Mount Vernon*

Car buying doesn't have to be intimidating if you are armed with the right information and know how to spot a good deal and a good vehicle. Topics to be covered include budgeting, gas mileage, maintenance and depreciation. Learn tips to look for when shopping for a car like NADA and Kelly Blue Book values and comparison shopping. This workshop is great for the first time car buyer! Door prizes will be awarded and a light meal will be provided.

**2) UNDERSTANDING INSURANCE - PRESENTERS: MICHAEL PERCY, GRIFFIN INSURANCE AND KRIS BRECHLER, STATE FARM INSURANCE** *Wednesday, April 7 - 5:30-7:30 p.m. at American Red Cross Training Center, 300 North Mulberry Street, Mount Vernon*

The importance of insurance will be discussed along with issues surrounding property and renters insurance, as well as vehicle insurance. What does liability coverage and medical pay mean? What are the differences between comprehensive and collision coverage? Homeowners and renters will learn the various types of coverage, what makes up your insurance rate, ways to save money on your insurance and coverage questions to ask your own insurance agent. Bring your current policies and our two presenters will help you to better understand your current coverage. Door prizes will be awarded and a light meal will be provided.

**3) GARNISHMENTS, CREDIT CARD DEBT AND BANKRUPTCY - PRESENTER: MELISSA WILL, STAFF ATTORNEY, SOUTHEASTERN OHIO LEGAL SERVICES** *Wednesday, April 28 – 5:30-7:30 p.m. – Salvation Army Multi-Purpose Room, 206 East Ohio Avenue, Mount Vernon*

Basic legal issues and questions will be addressed by Staff Attorney Melissa Will and participants will gain knowledge about garnishments, reducing credit card debt and the effects of bankruptcy. Door prizes will be awarded and a light meal will be provided.

**4) HOMEMADE VS. READY MADE - PRESENTER: TAMI RUHL, WIC PROGRAM, KNOX COUNTY HEALTH DEPARTMENT** *Saturday, May 1 – 11:15 a.m.-1 p.m. – First Church of the Nazarene, 807 Coshocton Avenue, Mount Vernon*

This presentation will discuss the differences between homemade and ready made foods including taste, quantity, and cost. Learn cost saving tips on making your grocery dollars stretch further and also discover local resources for hot meals and area food pantries. Door prizes will be awarded.

**SEATING IS LIMITED AND PRE-REGISTRATION IS NECESSARY.  
CALL UNITED WAY OF KNOX COUNTY AT 740-397-5721 TO RESERVE YOUR SEAT!**

*Thank you to the Osteopathic Heritage Foundation's RHISCO Initiative  
for making these workshops possible!*