

N.C. Cooperative Extension Smart Money Moves Series

[Creating a Budget](#)

This session will show participants why a budgeting is important to financial independence. They will get easy tools and tips on how to create a budget that works for their lifestyle along with tips on decreasing their daily spending.

[Creating a Debt Elimination Plan](#)**

Participants will find out how to develop a personalized debt elimination plan using an easy online tool. This free debt management tool will allow participants to set up their own account where they can set up spending plans, have access to finance calculators and free financial fact sheets and more.

****[\(This session requires internet access.\)](#)**

[Shop Smart – Save Money](#)

As food prices rise, it becomes more important to save on groceries. This session provides simple tools and tips on saving money at the grocery store. It includes information on coupons, planning healthy easy meals, creating a food budget, and much more.

[Understanding Credit Reports](#)

This session will inform participants how to obtain a free credit report and how to review it. It also tells what to look for on your report and how to dispute and correct any errors that can negatively affect your credit score.

For more information, please contact:

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