



Cornell University
Cooperative Extension
Ulster County

10 Westbrook Lane
Kingston, New York 12401-2928
t. 845.340.3990
f. 845.340.3993
ulster@cornell.edu
<http://counties.cce.cornell.edu/ulster>

Free Budgeting and Credit Card Management Seminar comes to Phoenicia
Learn how to budget your money and manage credit card debt just in time for the Holidays

The holiday shopping rush is in full swing and Cornell Cooperative Extension of Ulster County has the solution for money management and controlling credit card debt throughout the year.

Making Ends Meet, Free Budget and Credit Card Management Seminar is the answer. This seminar will be **Tuesday, December 11, 2007 from 4:00pm to 6:00pm at the Cornell Cooperative Extension of Ulster County Phoenicia Office**, located in the **Phoenicia Plaza at 5575 Route 28**. **The session is free and open to the public**. All attendees ages 18 and up will receive a **FREE Money Management Kit**.

Participants will learn how to develop a spending plan, budgeting and saving skills, identify opportunities to reduce expenses, how to manage credit card debt and how to establish and reach their financial goals.

Pre-registration is required. Please call Barbara Grumberg, 845-340-3990 to reserve a seat or email: bag23@cornell.edu. For more information about Cornell Cooperative Extension of Ulster County events and programs please visit our website at: <http://counties.cce.cornell.edu/ulster>

Building Strong and Vibrant New York Communities