



and

Urban Neighborhood Services, Inc.

"Bringing us Together...Moving us Forward"

**Cordially invites the Coney Island Community
to a series of free seminars on personal finance**

• **Tuesday, November 6: You Can Bank on It – Basics of Banking**

Learn how to manage and save your money through banking services like direct deposit, online banking, and money transfers. This seminar also focuses on FDIC coverage, saving methods, using credit wisely, and the role of income protection.

• **Tuesday, November 13: Money Management – Savings and Investing**

Our Savings and Investing seminar will show you how to set up a realistic plan for managing your checking, savings & investment accounts. The seminar also focuses on savings methods and long-term options like investing.

• **Tuesday, November 20: Cash Management**

Understand your cash-flow situation and explore ways to take control of your money – and find more money to save for future goals – through better management of your day-to-day finances. Get a handle on how to set up and follow a budget.

• **Tuesday, November 27: CitiPro® Financial Review**

Creating your own financial plan can be like trying to solve a jigsaw puzzle, with competing financial priorities representing pieces of the puzzle. Gain insight into topics like budgeting, credit management, education planning and retirement. Then, learn how to assemble all these "pieces" into a coherent financial plan.

**All seminars will take place from 6:00 p.m. - 7:00 p.m.
at Citibank located at 3002 Mermaid Avenue.**

**For further details, please contact:
Ms. Mathylde Frontus (718) 801-1054 or
Emma Mazzaferro (718) 336-8720**

**Attend all seminars for a Certificate of Completion
in Expense Management!!!**