



First Termers - You Are Not Alone!

If you can't recall the financial pitfalls that led to your financial struggles, there is the possibility you may not get out of debt!

Repairing/Establishing Credit

Consumer Rights

Developing a Spending Plan

Consumer Advocacy - (Scams & Schemes)

Insurance & Personal Finance

Managing Personal Finances

Misuse Check Cashing Privilege

Evaluating Assets & Liabilities

Banking & Credit Union Services

Money Management

Developing a Spending Plan

Debt Liquidation

Personal Financial Readiness

Budget Development Recordkeeping

Credit



For more information, contact ACS at 734-6388.