Family money classes on tap

Groups team up to offer free 10-week course

By Michael J. Sorba Staff Writer

SAN BERNARDINO — Many people are quite skilled at spending money, but few show the same talent when it comes to saving.

But in today's shaky economy and climate of joblessness, saving and money management are more important

than ever.

San Bernardino-based Time for IF YOU Change Foundation, Union- GO:

Bank and Community Action
Partnership of San Bernardino are teaming up to teach locals how use their money Arrowhead

locals how use 1407 N.
their money Arrowhead
wisely with a Ave., San
free 10-week Bernardino

designed to CLASSES
help families BEGIN:
get out of debt
and repair
their credit score.

"A lot of people say they can't save money because it's all used to pay bills," said Kim Carter, the foundation's executive director. "But when we sit down with them and create a budget, they see how much they could save if they got their nails done once every two weeks or went to Starbucks less often."

Carter has offered similar

Carter has offered similar classes in the past, which have garnered rave reviews from participants.

"It covered quite extensively everything from budgeting to real-estate loans, equity, stocks," said Chuck Schnurle of Yucaipa. "It was well presented and organized very well."

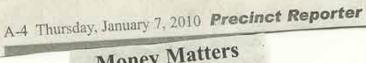
Lionel Dexter of San Bernardino said the most important thing he learned is the value of a good credit score.

"Everything else revolves around your credit," he said. "It's important to keep it in good shape."

The free classes will begin Feb. 3 at St. John's Episcopal Church, 1407 N. Arrowhead Ave.

Enrollment is based on a first-come, first-served basis, a foundation news release says. For more information, contact Michelle Freeman at 909-886-2994.

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Money Matters Workshops

Wednesday, February 3, from 6:00 to 7:30 p.m., a free financial education and money management series of workshops begin that will be held weekly until April 14 at St. John's Center, 1407 North Arrowhead Ave., San Bernardino. Free childcare and dinner will be provided. Presented by Time for Change Foundation. Call (909) 239-5232 or (951) 662-7474.