



**MONEY  
SMART  
MONTH**  
APRIL 2021



# MONEY MONDAYS IN APRIL



## 05 Making Ends Meet

COVID-19 has impacted families in unprecedented ways. Join us for a discussion about foodstamps, unemployment compensation, tax credits, stimulus payments, and other federal and state benefit programs that can help cover basic expenses.

## 12 It's Gonna Cost Ya!

Having a poor credit history or a low credit score can seriously impact you financially and lead to higher costs for basic amenities. Join us for a discussion on the true cost of low credit scores and how to avoid predatory lending schemes.

## 19 The Bad Debt Dilemma

Ads claiming to "ERASE BAD DEBT FOREVER" are often too good to be true. Before you hire someone to repair your credit, join us to learn how The Credit Repair Organization Act protects you and free steps you can take to erase bad debt and zombie debt.

## 26 Financing Your Project

Real estate investing can be very tempting, but it's important to understand the costs and risks of property investments. Join us for a discussion on the hidden costs of the \$1 house and the benefits/risks of different financing models.

# VIRTUAL WORKSHOP: LIVE ON FACEBOOK

## 3 PM-4 PM Each Monday in April

Recordings available at [facebook.com/LegalServicesofEasternMissouri](https://facebook.com/LegalServicesofEasternMissouri) 314.256.8778

