



January 6, 2011

**More \$ Money @ Your Library Program in January 2011
Free at the Houston Public Library**



The Houston Public Library invites the community to start the new year by learning how to better manage their finances through its free program **More \$ Money @ Your Library**. This free program will be presented during the month of January 2011 as a series of classes. Class topics will include selecting a banking institution, borrowing basics, starting a small business, budgeting, reading a credit report, improving your credit score and setting long-term financial goals for retirement.

Bank On It

This course introduces the basics of banking from the different types of financial institutions to the services they might offer. Participants will learn to recognize the major types of insured financial institutions, basic banking terms, differences between banks and check-cashing services, identify bank employees and their jobs, identify the types of accounts and describe banking services. Classes offered by The Women's Resource of Greater Houston.

[Frank Library, an HPL Express Location](#)

Tuesday, January 18, 2011, 2 p.m.- 3:30 p.m.

Borrowing Basics

Used wisely, credit can benefit you and your family. But first, there are some things you should know about the value of credit and its costs. By the end of this course, participants will be able to decide when and how to use credit. To achieve this objective, participants will be able to explain the value of credit and describe different types of loans. Classes offered by The Women's Resource of Greater Houston.

[Park Place Regional Library](#)

Monday, January 10, 2011, 6 p.m. - 7:30 p.m. (Spanish)

[Carnegie Neighborhood Library](#)

Thursday, January 20, 2011, 5 p.m. - 6:30 p.m. (Spanish)

Charge It Right

Using a credit card can be both a convenience and a necessity. However, many people get into trouble by not using a credit card wisely. People generally use credit cards to purchase goods and services. Credit cards represent a revolving line of credit. By the end of this course, participants will be able to describe the costs and benefits of using a credit card. To achieve this objective, participants will be able to identify characteristics of credit cards, describe the costs of using a credit card and recognize potential problems with credit card use. Classes offered by The Women's Resource of Greater Houston.

[Park Place Regional Library](#)

Monday, January 24, 2011, 6 p.m. - 7:30 p.m. (Spanish)

To Your Credit

An important step of financial security is understanding your credit report and building a positive credit history. This course will provide you with general information on credit reports, how to repair credit and available resources. By the end of this course, participants will be familiar with the importance of a credit history. To achieve this objective, the participants will be able to identify a credit report and how it is used, order a credit report, read a credit report, identify ways to start repairing credit, recognize credit repair scams and identify available resources.

[Frank Library, an HPL Express Location](#)

Tuesday, January 11, 2011, 2 p.m. - 3:30 p.m.

[Carnegie Neighborhood Library](#)

Thursday, January 13, 2011, 5 p.m. - 6:30 p.m. (Spanish)

[Park Place Regional Library](#)

Monday, January 31, 2011, 6 p.m. - 7:30 p.m.(Spanish)

More Money Kid Events

It's never too early to learn about money! These storytimes will focus on teaching young children about money, including what money is and where it comes from, what money looks like and is used for and about saving and spending! Preschool children and their families are welcome. To find a More Money storytime near you, visit <http://www.houstonlibrary.org/more-money-kid-events>.

The Women's Resource of Greater Houston builds financial literacy by teaching free personal finance classes. Their goal is to expand opportunities for women, girls and families to become independent, productive and financially stable. They also direct a school based program for at risk 9th and 10th grade girls and conduct research on critical issues affecting women and girls. The Women's Resource is partnering with the Houston Public Library to provide free financial education classes in English and in Spanish. All classes are open to the public and teach the basics of personal finance- spending and budgeting, loans, credit, banking services, insurance and retirement. Learn more at <http://www.thewomensresource.org/>.

All the classes are free and open to the public. For further information, call 832.393.1313 or www.houstonlibrary.org/moremoney.



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