

Join MLGW On Track for

Financial

Therapy



Budget Tight? Wallet Stressed?

Saturday, October 19, 2019
9 a.m. – 1 p.m.
FREE



Financial Therapy

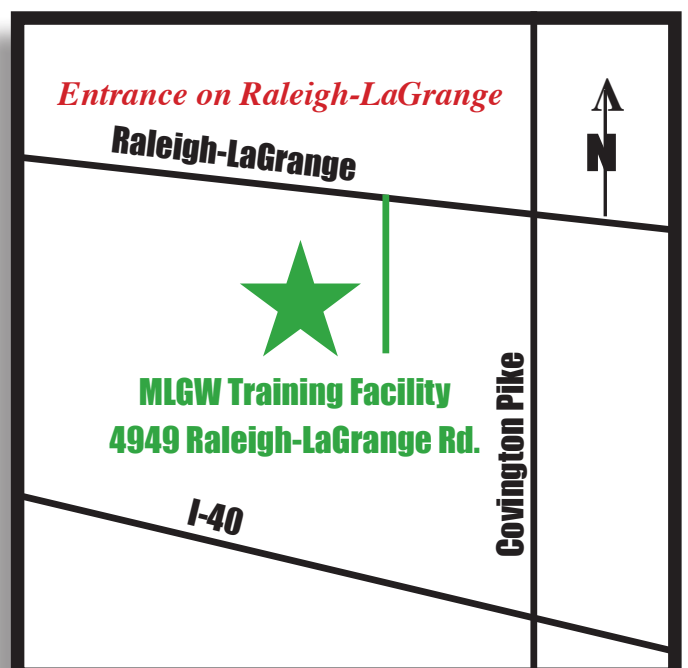
MLGW Joyce Blackmon Training Center
4949 Raleigh-LaGrange at Covington Pike

(Pre-registration is REQUIRED. All participants registered by October 1 will receive a home weatherization kit valued at \$40.)

In today's economy, everyone is trying to do more with fewer dollars. Join MLGW for a few hours of Financial Therapy presented by an array of financial wellness experts. Learn how therapy is not just good for your body, it's good for your dollars too. Just another way that MLGW is serving you.

Register by October 1 to receive a home weatherization kit valued at \$40.

Register soon!
Space is limited.
mlgw.com/Ontrack
901-528-4820



SCHEDULE

- 9 - 9:45 a.m. - Registration/Breakfast
- 10 - 11 a.m. - Opening Session
 - Welcome/ Remarks
 - Energy Smart Workshop
- 11:15 a.m. - Noon - Session I
- 12:15 - 1 p.m. - Session II



Opening Session - 10 - 11 a.m.

J.T. Young became President and CEO of MLGW in March 2018 and since then has steered the company in developing a new vision mission and focusing on superior customer experiences and compassionate service. He recognizes the need for everyone to have money management skills and will discuss how MLGW is involved in supporting financial literacy resources.

Be ready for the winter heating season by getting EnergySmart. Learn how to complete energy-efficient home improvements that will have an immediate impact on your home's utility costs.



SESSION I - 11:15 a.m. - noon

1A. Energize Your Tax Refund - Looking forward to getting your tax refund? Make sure that you are maximizing your refund by taking advantage of free tax preparation and the Earned Income Tax Credit.

1B. Renters Relaxation - Landlord giving you the blues? Relax by learning your rights under various housing laws and regulations including the Memphis Fair Housing Ordinance, Rental Energy Efficiency Ordinance and renters' rights and responsibilities, repairs and property conditions and lease requirements.



1C. Trimming Holiday Budget Fat - Don't let the holidays fatten your waist and flatten your wallet. If you combine some local resources with a few practical tips and creative ideas, your family can have a happy holiday without breaking the bank.



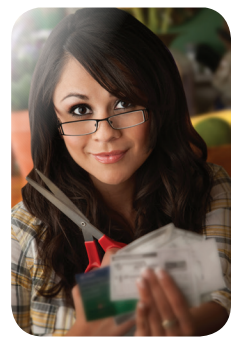
1D. Stretching Food Dollars - Cutting the fat from your food budget doesn't mean losing the flavor of what you eat. Learn about the Fresh Savings program at local Farmers Markets and prepare a low cost nutritious meal.



1E. The Side Hustle - Is your regular paycheck just not enough? Maybe it's time to learn the side hustle. Discover how others are generating extra income.

SESSION II - 12:15 - 1 p.m.

2A. Coupon Cardio - We've all heard about people who pay pennies for bags overflowing with groceries. Our coupon cardio session will have you racing to the store to get in on the savings.



2B. Senior Spotters - In fitness terms, a spotter is an individual who watches or helps the participant. In this session attendees learn how MLGW, MIFA and others are "spotting" for local seniors.

2C. The Utility Balance - Are you running short on funds when it comes to your utility bill? Learn about MLGW utility assistance and other programs that can help you balance your bill.



2D. Warm-up for Homeownership - If you're not ready for homeownership, your American dream could turn to the American horror story. Our housing panel will make sure you are fit for the journey with information about homeownership counseling, down payment assistance and other programs.



2E. Insurance Visualization - Insurance is often the first thing that gets cut when money gets tight but often we don't miss it until we really need it. Visualize what could happen if there's a fire, death or major illness in your family. Learn the basics you need to make sure you and your family are covered financially.



MLGW
SERVING YOU IS
WHAT WE DO