



Program Leader: Barbara Passariello  
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**BUDGET BUDDIES WORKSHOPS**  
**Sudbury Presbyterian Church**  
FALL/WINTER 2018-2019 · THURSDAYS · 6:30-7:30 PM  
330 CONCORD ROAD · SUDBURY, MA 01776

**BUDDIES ONLY**

**AUGUST 23: INTRODUCTION TO BUDGET BUDDIES** (Barbara Passariello)

In this buddies only workshop, participants will learn about the unique relationship that women have with money, what they can expect from the Budget Buddies program, and will engage in exercises to help them become more comfortable talking about money.

**COACHES ONLY**

**AUGUST 30: INTRODUCTION TO HOPE SUDBURY** (Sudbury Board of Health Staff & BB Staff) Come and meet your Program Leader, fellow coaches, and learn more about Hope Sudbury from its staff.

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**COACHING PROGRAM (Buddies and Coaches)**

**SEPTEMBER 6: GETTING TO KNOW YOU** (Jayne Mattson)

This workshop helps to introduce and bond buddies and coaches together through ice breaking exercises and group discussion. Buddies will learn about and create S.M.A.R.T. goals. Buddies and coaches will set a time and place to have their first one-on-one meeting

**SEPTEMBER 20: WANTS VS. NEEDS** (Liz Gustin)

Buddies will learn what the money equation is and how it impacts their ability to achieve their goals. Buddies will learn how making good choices about whether an expense is a Want or a Need can have the biggest influence on their success.

**OCTOBER 4: PICTURE THIS** (Cathy Jenkins)

Buddies will work with their coaches to create vision boards to help them identify their financial goals.

**OCTOBER 18: GETTING ON TRACK** (Liz Gustin)

Buddies will learn how to create and stick to a budget. Buddies will learn how to track expenses, and create a spending plan that they can follow based on actual income and expenses.

## **Sudbury Presbyterian Church Workshop Schedule, continued**

### **NOVEMBER 1: KEEPING YOUR MONEY SAFE** (Judy McCullough)

Buddies will become more comfortable with banks and credit unions. This workshop will also help buddies understand how they can use savings and checking accounts to manage their money more effectively.

### **NOVEMBER 15: PROTECTING YOURSELF AGAINST FRAUD** (Santander Bank)

Buddies will learn how to identify various types of fraud and identify theft, learn how to protect themselves from becoming victims of fraud, and learn how to take action to correct fraudulent activity.

### **NOVEMBER 29: BUILDING CREDIT** (Santander Bank)

This workshop will help buddies understand the various types of credit and how to take positive steps to build their credit

### **DECEMBER 6: REPAIRING CREDIT** (Santander Bank)

This workshop will help buddies understand how their credit report and scores impact their financial health. Buddies will learn how to steps towards repairing their credit

### **DECEMBER 20: SAVING FOR THAT BIG-TICKET ITEM** (Maria Gutierrez)

Buddies will learn how to find the money to buy a car, buy a house, go back to school, or pay for other high-cost goals.

### **JANUARY 3: MONEY SMART TIPS** (Nancy Moscato)

Buddies will learn how to stay within a budget by planning their spending carefully and making good spending choices.

### **JANUARY 17: HEALTHY EATING WITHOUT BUSTING YOUR BUDGET** (Maria Gutierrez)

Buddies will learn how to eat healthy on a budget. The workshop will have a heavy focus on stretching your dollar at the grocery store, along with a brief introduction to nutrition.

### **JANUARY 31: MOVING ON** (Jayne Mattson)

Buddies will reflect on the progress that they have made throughout the Budget Buddies programs. Buddies will be empowered to continue making strides towards a healthy financial life.

### **FEBRUARY 7: GRADUATION!!**