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## How to Create and Maintain a Budget

### **DATES, TIMES & LOCATIONS:**

<i>1/31/12 (Tuesday)</i>	<i>12:00 p.m. to 1:00 p.m.</i>	<i>HSC, Level 2, Rm. 160</i>
<i>2/23/12 (Thursday)</i>	<i>12:00 p.m. to 1:00 p.m.</i>	<i>Wang Center, Rm. 301</i>

### **TITLE:**

*How to Create and Maintain a Budget*

### **SPEAKER:**

*Christian Moriarty, Certified Credit & Housing Counselor  
American Debt Resources, Inc.*

<http://www.americandebtresources.com>

### **DESCRIPTION:**

*American Debt Management Resources, Inc.* is a non-profit organization that provides consumers with credit and housing counseling. This is a comprehensive workshop that will supply you with the tools to create and maintain a weekly and monthly budget. A budget form listing all the categories of income and expenses will be supplied to you. We will then check each category and discuss where money can be saved to address other areas where there may be a shortage. After we have established where we need to budget, we can explain the procedures to adjust the spending without having a drastic change on your lifestyle. A list of budgeting tips will be provided so you can continue to monitor and manage your budget going forward.

**TO REGISTER:** Email - [eap@notes.cc.sunysb.edu](mailto:eap@notes.cc.sunysb.edu) ([www.stonybrook.edu/eap](http://www.stonybrook.edu/eap))

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