

About Fresh Start

Our Mission

Fresh Start Women's Foundation provides education, resources and support for women to positively transform their lives and strengthen our community.

Our Vision

We envision a community where every woman reaches her full potential through achieving personal empowerment and financial self-sufficiency.

Getting Started

Fresh Start Women's Foundation programs and services are available to any woman over the age of 18. New client registration is required before you can access services. Registration can be completed online here.

Fresh Start Women's Resource Center is located at 1130 E. McDowell Rd., Phoenix, AZ 85006.

After your initial client registration we will complete a brief intake appointment to get to know you as well as share all of our programs & services with you. Once this is completed you'll have access to even more wonderful opportunities with Fresh Start!

First Steps Orientation

First Steps is designed to help you identify and prioritize your needs. In this orientation workshop you will receive information about programs, services, and resources to help you create your action plan at Fresh Start.

V	FRI	JAN 6	12pm - 1pm	<u>Link</u>
V	FRI	FEB 3	12pm - 1pm	<u>Link</u>
V	FRI	MAR 3	12pm - 1pm	<u>Link</u>
OD	on demand	e-learning course	self-paced	<u>Link</u>



How The Catalog Works

The following pages have descriptions of classes that are offered throughout the next quarter.

How and when the class will be offered is listed below the description along with a registration link. Here is where you can see how a class will be offered.

V	VIRTUAL	ZOOM WEBINAR
IP	IN-PERSON	RESOURCE CENTER WORKSHOP
Н	HYBRID	BOTH VIRTUAL & IN-PERSON OPTIONS
OD	ON DEMAND	COASSEMBLE (self-paced e-learning)

Policies

Fresh Start has an on-time arrival policy for all appointments, workshops, and webinars. Please arrive 15 minutes prior to the start time.

Children may not go into classes, appointments, or be left unattended on the premises.

Fresh Start is committed to respecting and protecting your confidentiality at all times. We never release information about you to any individual or agency without your written or verbal consent with the exception of mandated reporting.

Masks are optional inside the building, regardless of vaccination status. Signage detailing Covid-19 safety protocols will be posted at the building entrance.

Save the Date



LAW DAY FOR WOMEN

Offering women the opportunity to meet with an attorney or financial expert for free. This event offers one-on-one meetings with volunteer attorneys who will answer legal questions in different areas of law such as family, employment, landlord/tenant, tax, and wills and trusts, and more.

IP SAT FEB 4 9am - 2pm	n - 2pm <u>Link</u>	9am - 2p	FEB 4	SAT	ΙP
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COMMUNITY LEADERSHIP LUNCHEON

Join us for lunch, networking & community building every month as we highlight local women in leadership and their impact on the community. New speaker and theme each month.

IP	WEDS	JAN 25	12pm - 1pm	<u>Link</u>
ΙP	WEDS	FEB 22	12pm - 1pm	<u>Link</u>
ΙP	WEDS	MAR 22	12pm - 1pm	<u>Link</u>



FINANCIAL WELLNESS FAIR

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SAT

Learn how to manage your financial resources today for a better financial tomorrow! This fair will include in-house and local community resources that support financial self-sufficiency. This event is open to any and all women in the community.



FAMILY STABILITY FAIR

Join us for a day of workshops and resources centered around creating stable home environments and empowering women as leaders in their lives! This fair will include in-house and wider community resources that help support family stability. This event is open to any and all women in of the community and their families!

FEB 25 9:30am - 2pm

SAT MAR 11 9:30am - 2pm

Family Stability

CO-DEPENDENTS ANONYMOUS

CODA is a fellowship with its only requirement for membership is a desire for healthy and loving relationships. We gather together to support and share with each other in a journey of self-discovery/learning to love the self; while becoming increasingly honest with ourselves about our personal histories and our own codependent behaviors (newcomers are invited at 15 minutes early to ask questions and get information about CoDA).

IP	WEDS	JAN 4	11:30am - 12:30pm	<u>Link</u>
IP	WEDS	JAN 18	11:30am - 12:30pm	<u>Link</u>
IP	WEDS	FEB 1	11:30am - 12:30pm	<u>Link</u>
IP	WEDS	FEB 15	11:30am - 12:30pm	<u>Link</u>
IP	WEDS	MAR 1	11:30am - 12:30pm	<u>Link</u>
IP	WEDS	MAR 15	11:30am - 12:30pm	<u>Link</u>
IP	WEDS	MAR 29	11:30am - 12:30pm	<u>Link</u>

FAIR HOUSING BASICS WITH SOUTHWEST FAIR HOUSING COUNCIL

Have you been discriminated against because of the color of your skin? Or your gender? Disability? Or maybe you're just curious to learn your rights. Our fair housing basics class offers insight into fair housing and the rights that everybody should know and have access to. This presentation will cover all of the basic information regarding fair housing, as well as offer an easy forum to answer any and all of your housing questions! This class is great for everyone; tenants, housing providers, and advocates.

V	TUES	JAN 24	5:45pm - 7:45pm	_

FAMILY COURT PREPARATION Q&A

This webinar covers the basics of family court. It discusses different legal documents, common mistakes, and how to handle your own appearance at trial. This is a non-confidential classroom setting, the instructor cannot provide legal advice.

V	TUES	JAN 24	5:45pm - 7:45pm	<u>Link</u>
V	TUES	FEB 28	5:45pm-7:45pm	<u>Link</u>
V	TUES	MAR 28	5:45pm-7:45pm	Link

GAINING CONTROL, DIVORCE CHANGES EVERYTHING

Discover how to gain control by understanding the key factors of divorce. Learn the critical components of divorce: Asset Division, Child Support & Spousal Maintenance. Gain answers to your questions surrounding the financial aspects of divorce to build confidence during this difficult transition.

IP MON MAR 6 9:30am - 11:30am Link

HEALING JOURNEY SUPPORT GROUP WITH JFCS

Join this safe, confidential, & casual group to share your experiences, learn from others, & receive emotional support as you work through the effects of domestic violence. This group teaches the effects of abuse on the victim & her children, how to create trusting, caring relationships, & how to cultivate personal growth.

IP TUESDAYS JAN 3 - MAR 28 9:30am - 11am

HEALING TRAUMA WITH CHILD CRISIS ARIZONA

Helping your child heal after they have experienced a traumatic event can be a long and difficult journey. Learn what some common behaviors are that you might see, how to effectively communicate about the trauma, and how you can support your child along the way.

JUSTICE INVOLVED WOMEN SERIES

Figuring out parole/probation, family, friends, and reintegration in general can feel like too much. In this workshop series we will discuss how to get through it together.

GETTING YOUR RIGHTS BACK

In this workshop we will explore the steps needed to get your rights back after having a felony conviction

	V	MON	JAN 23	12pm - 1:30pm	Link
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FINDING HOUSING & EMPLOYMENT

Finding employment and housing with a felony conviction can be tough. Let's discuss tips and tricks on how to make this process as smooth as possible.

V	MON	FEB 13	12pm - 1:30pm	<u>Link</u>

MANAGING REINTEGRATION TODAY (MRT) SUPPORT GROUP

This is an open support group. Join this safe and confidential space to discuss those matters surrounding reintegration into the community. Learn how to navigate day to day challenges, how to have a conversation about your charge, work on rebuilding and establishing healthy relationships, and find support amongst others like you. Based upon the concepts and strategies of Moral Recognition Therapy, an evidenced based program for those coming out of incarceration. Open to any women who are justice involved.

V	WEDS	JAN 11	9:30am - 11am	<u>Link</u>
V	WEDS	FEB 8	9:30am - 11am	<u>Link</u>
V	WEDS	MAR 8	9:30am - 11am	<u>Link</u>



Family Stability

MAKING ACADEMIC ACHIEVEMENT ACCESSIBLE WITH AAA SCHOLARSHIP FOUNDATION

Join us to learn about scholarship opportunities available for K-12 students for the 2022-2023 and 2023-2024 school years. We will go over eligibility requirements and the application process.

V	THUR	JAN 26	5:45pm - 6:45pm	<u>Link</u>
V	FRI	MAR 10	9:30am - 10:30am	<u>Link</u>

MORE THAN A MOTHER SERIES

Mothers often feel isolated and alone. Join this safe and confidential group to help build friendships with other moms.

BUILDING YOUR PERSONAL SUPPORT

Explore outside resources available to build your own support group.

V FRI	JAN 6	9:30am - 11am	<u>Link</u>
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FAMILY MEAL EXPECTATIONS

It's often expected for mothers to have a healthy home cooked dinner ready every night. Food prices have gone up causing more stress and feelings of guilt when that expectation cannot be met. During this workshop we will be exploring the importance on fostering a healthy family routine when it comes to preparing meals.

V	FRI	FEB 10	9:30am - 11am	<u>Link</u>
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WHO DO YOU WANT TO BE?

Let's talk self-care! Being a mom does not have to be your only identity, use self-care to explore your interests and find your identity. This workshop will provide you with education about the importance of exploring how to take care of yourself through the things that bring you joy.

V FRI MAR 3 9:30am - 11am Lin	<u>nk</u>
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TEA TALK

Here's your chance to start networking! Let's come together, meet, build connections and discuss the different topics we learned about in the past months.

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V	FRI	MAR 31	9:30am - 11am	<u>Link</u>

OBTAINING AN ARIZONA PROTECTIVE ORDER WITH COMMUNITY LEGAL SERVICES

This workshop is presented by a Community Legal Services (CLS) Lead Family Law & Victims' Attorney, who will present an overview of the Arizona laws and rules that govern Protective Orders (Orders of Protection, Injunctions Against Harassment, & Injunctions against Workplace Harassment), the process and issuance of protective orders, and contested hearings in Arizona. The CLS attorney will address questions from webinar participants at the end of the presentation. This is a nonconfidential classroom setting, and the instructors cannot provide legal advice.

5.45pm 7.45pm	V	MON	MAR 20	5:45pm - 7:45pm	<u>Link</u>
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ONE-ON-ONE DV SERVICES WITH NEW LIFE CENTER

This is an open discussion support group for women coming out of incarceration. Join this safe and confidential space where one can share experiences and challenges with reentry. Learn how to maintain change by confronting past beliefs and develop new strategies for approaching interactions through the maintenance of positive relationships. Based upon the concept and strategies of navigating reentry into the community utilizing evidenced based practices around Moral Reconation Therapy.

IP	WEDS	JAN 18	1pm - 3pm	<u>Link</u>
IP	WEDS	FEB 15	1pm - 3pm	<u>Link</u>
IP	WEDS	MAR 15	1pm - 3pm	<u>Link</u>

PREPARING & PRESENTING YOUR FAMILY COURT CASE WITH COMMUNITY LEGAL SERVICES

A Community Legal Services (CLS) attorney will teach you how to prepare and present your case in court and provide information, resources, and helpful tips about Arizona Family Court processes—from filing your Petition or Response through successfully representing yourself in trial. The CLS attorney will address questions from webinar participants at the end of the presentation. This is a non-confidential classroom setting, and the instructor cannot provide legal advice.

V	MON	JAN 9	5:45pm - 7:45pm	<u>Link</u>
IP	MON	FEB 6	9:30am - 11:30am	<u>Link</u>
V	MON	MAR 6	12pm - 2pm	<u>Link</u>

RESOURCE COACHING

This service provides resources that tend to your immediate needs through 1-on-1 sessions that are 15-20 minutes long. You will be contacted to the preferred method you submit when you register. Resource Coaching can also help you create a path within Fresh Start and provide the support that you may need in getting started.

V	TUESDAYS	JAN 3 - MAR 28	9:30am - 1:30pm	<u>Link</u>
V	THURSDAYS	JAN 5 - MAR 30	1:30pm - 4:30pm	<u>Link</u>

Health & Well-being

ASSERTIVE COMMUNICATION

Assertive communication is the ability to speak and act in ways that naturally cause people to respond attentively and positively. Join this webinar and learn how to assert yourself in your professional and personal life. **This is a Foundation Series course.**

V	WEDS	JAN 18	12pm - 1pm	<u>Link</u>
V	TUES	MAR 14	5:45pm - 6:45pm	Link

BASICS ON HEALTH & WELLNESS SERIES

This series will walk you through the first steps on creating a healthy lifestyle for you and your loved ones. Attend all three workshops in the series and receive a Sprout's gift card!

BASICS OF NUTRITION

This workshop will provide education about nutrients and guide you through easy everyday steps that will support your overall health and food choices.

BASICS OF MOVEMENT & EXERCISE

This workshop will focus on ways to add movement into your day to day life and explore all the ways exercise can fit into your life no matter your fitness level.

V	FRI	FEB 10	12pm - 1pm	<u>Link</u>
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HEALTHY MOMS, HEALTHY KIDS - BASICS OF PHYSICAL HEALTH FOR THE WHOLE FAMILY

Helping your kids and family members make healthier choices can be tricky. This workshop will guide you through easy steps to get your family to enjoy more nutritious meals and more movement in their day.

\/	FRI	MAR 10	12pm - 1pm	Link

ONE-ON-ONE HEALTH COACHING

Meet one-on-one with a certified Health Coach for a 30-minute session to discuss your health and wellness goals and gain resources, education, and support specific to your health-related behavior change needs.

V	FRI	JAN 27	12pm - 1pm	<u>Link</u>
V	FRI	FEB 24	12pm - 1pm	<u>Link</u>
V	FRI	MAR 24	12pm - 1pm	<u>Link</u>

BI-VISIBLE

Join our monthly group for female identifying, gender nonconforming, nonbinary, bi+ individuals who want to be in a space where our visibility goes beyond stereotypes. Together, we will create connection, validation, and support! Come celebrate yourself with us!

V	WEDS	JAN 11	5:45pm - 6:45pm	<u>Link</u>
V	WEDS	FEB 8	5:45pm - 6:45pm	<u>Link</u>
V	WEDS	MAR 8	5:45pm - 6:45pm	<u>Link</u>

BRAVING YOUR WORLD

This workshop focuses on the topic of "the quest for true belonging." Modeled after the book by Brene' Brown, "Braving the Wilderness," we will explore the elements of worth, bravery, and trust and how to form a connection of "self-belonging." Come join in this powerful discussion and learn ways to incorporate how to believe in and belong to yourself!

V	TUES	JAN 17	9:30am - 11am	<u>Link</u>
V	TUES	MAR 14	9:30am - 11am	<u>Link</u>

BUILDING RELATIONSHIPS AS AN OLDER ADULT (55+)

We recognize that due to a multitude of barriers, it can be difficult to build and maintain meaningful relationships as an older adult (55+). However, it is still important to prioritize our social lives, as this is a form of self-care and builds our support network of people to lean on in difficult times. In this workshop, we will talk about ways to overcome barriers to friendships, places to engage with new people, and necessary components that make a relationship meaningful.

V FRI JAN 13 12pm - 1pm	<u>Link</u>
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Health & Well-being

CONVERSATIONS ABOUT CONSENT FOR **HEALTHY RELATIONSHIPS IN THE #METOO**

This in-person workshop will provide you with the knowledge and skills to understand consent, how to use it in your everyday life to establish boundaries in relationships, and how the #MeToo era transformed how we discuss consent for safe intimate relationships. This workshop is intended for survivors of sexual violence, and community members who wish to broaden their understanding of consent.

IP	TUES	FEB 14	12pm - 1:30pm	<u>Link</u>
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CONVERSATION, COFFEE, AND CONSENT

This is a chance to share a cup of coffee with a group of women while discussing how consent shows up in different aspects of your life and how to navigate it.

IP MONDAYS FEB 27 - MAR 27 9:30am - 10:30am

DEVELOPING BOUNDARIES

This webinar will help you identify healthy boundaries, the signs of unhealthy boundaries, and the emotional hooks that prevent us from setting boundaries in a relationship. Learn how to say "no", how to set limits, and steps to improve relationships of all kinds. This is a Foundation Series course.

V	WEDS	MAR 1	12pm - 1pm	<u>Link</u>
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EMOTIONAL INTELLIGENCE PART 1

How are emotions affecting your relationships? Discuss your abilities to recognize behaviors, moods, and impulses, and manage them in a positive way in order to communicate effectively, empathize with others, manage stress, overcome challenging situations and defuse conflict. We will focus on skills to cope with your emotions and the emotions of others when there is tension and conflict.

V	FRI	JAN 13	9:30am - 11:30am	<u>Link</u>
V	WEDS	MAR 15	5:45pm - 7:45pm	<u>Link</u>

EMOTIONAL INTELLIGENCE PART 2

Ready to take what you learned in Part One and deepen your learning? In this course we will provide you with hands-on exercises and techniques to manage your emotions and to make better decisions. It is strongly encouraged that you attend Part One prior to attending Part Two.

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V	FRI	JAN 20	9:30am - 11:30am	<u>Link</u>
V	WFDS	MAR 22	5:45pm - 7:45pm	Link

FREE OR REDUCED MEDICAL, DENTAL, AND MENTAL HEALTH SERVICES

We will discuss and share resources for free Medical, Dental and Mental Health Services in Arizona.

GOAL SETTING

Join our webinar to learn simple and easy ways to identify a goal and create a plan for accomplishing it. This session will help you learn how to overcome past challenges that have held you back and to create a new specific goal in mind you'd like to achieve. This is a Foundation Series course.

V	TUES	JAN 17	5;45pm - 7;45pm	<u>Link</u>
V	MON	FEB 6	12pm - 1pm	<u>Link</u>

HEALING TOUCH

Learn some of the basic techniques and terminology used in healing touch and how you can use these in your daily life.

IP	THUR	JAN 12	10am - 3pm	<u>Link</u>
IP	THUR	FEB 9	10am - 3pm	<u>Link</u>
ΙP	THUR	MAR 9	10am - 3pm	<u>Link</u>



Health & Well-being

MARY KAY MAKEUP CLASS

Skin care and makeup application tips and techniques for a professional look whether you have no experience with makeup or you just want a new look. First, you'll start off with cleanser and moisturizer for a fresh face. Then you'll learn application tips for your eye color and shape, foundation, cheek and lip color. This is a fun, interactive class to build your confidence and help you look your best!

ΙP	SAT	MAR 4	11am - 1pm	<u>Link</u>
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PERSONAL EMPOWERMENT SERIES

A month-long program focused on building a cohort of women seeking to become leaders in their lives. We focus on finding purpose, identifying strengths, boundaries, holistic well-being, networking, and much more. You are registering for the kick-off Saturday that will take place in person at Fresh Start. Weekly virtual webinars will take place the following 4 Wednesdays and a close-out session will be held in person at Fresh Start on the following Saturday. Contact Kelli Brown at kbrown@fswf.org with questions.

Н	SAT	JAN 7	11:30am - 2:30pm	<u>Link</u>
Н	FRI	FEB 3	11:30am - 2:30pm	<u>Link</u>
Н	SAT	MAR 4	11:30am - 2:30pm	<u>Link</u>

STRESS RELIEF

This live webinar will help you understand stress and learn tools for how to manage the impacts of stress from day-to-day. **This is a Foundation Series course.**

V	THUR	JAN 19	12pm - 1pm	<u>Link</u>
V	MON	MAR 6	5:45pm - 7:45pm	Link

THE POWER OF RECIPROCAL FRIENTIMACY

Are you seeking to build new friendships? Are you interested in meeting new people but aren't sure where to start? Join us to learn more about Shasta Nelson's triangle of Frientimacy, the difference between meaningful friendships and fling friendships, and the necessary components of a reciprocal friendship.

V	FRI	FEB 24	12pm - 1pm	<u>Link</u>
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TOOLS FOR THE PREVENTION AND CONTROL OF DIABETES WITH ESPERANCA

In 2019, Diabetes was the seventh leading cause of death in the United States. Many people continue to suffer from complications or jump from the diagnosis of prediabetes to diabetes due to a lack of information on the care of this disease. Join us to discuss the tools and steps necessary to prevent or control this disease.

V	WEDS	FEB 15	12pm - 1pm	<u>Link</u>
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UNDERSTANDING AND PREVENTING OBESITY WITH ESPERANCA

Obesity is the first risk factor for many chronic diseases. It is important that we create awareness about it, not thinking about the "physical aspect" but about all the risks it represents for our health. We invite you to join us for this talk about understanding and preventing obesity.

V	WEDS	MAR 8	12pm - 1pm	Link
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UNDERSTANDING GRIEF AND MOURNING WITH HOSPICE OF THE VALLEY

Grief and loss can be overwhelming experiences, but the more you know about what to expect, the less frightening it is.



Financial Management

BUILDING YOUR FINANCIAL FUTURE WITH BANK OF AMERICA

This class will teach participants ways to build assets. including buying a car and getting training and education.

WEDS

MAR 29

12pm - 2pm

BUSINESS MANAGEMENT: FINANCIAL BASICS WITH WELLS FARGO SERIES

This series will guide business owners and potential business owners on the ins and out of managing your business financials.

MANAGING BUSINESS CREDIT

Building credit is an active, ongoing process that takes careful management. Join us to learn about the steps you can take to build a stronger credit profile for your business and understand how this may help you when applying for financing. During this workshop we will deep dive the two critical business cycles that impact every business - the operating cycle and the business lifecycle.

V FRI JAN 20

12pm - 1pm

MANAGING BUSINESS CASH FLOW

Cash flow is a key indicator of the financial health of your business. A consistent positive cash flow may help you pay expenses, invest in new opportunities, and grow your business. Join us as we discuss how you can manage and create safeguards towards a positive cash flow. During this workshop we will walk you through conducting a cashflow projection for your business.

V FRI FEB 17

12pm - 1pm

ART OF THE PITCH

A good pitch is more of an art than a science, and when done well, it can make your business easier and more successful. Join us to learn how to structure your pitch to fit the right situation and how to incorporate the relevant information for your audience.

MAR 17

12pm - 1pm

Link

BUYING BASICS 101 ROAD TO HOMEOWNERSHIP WITH TAKE CHARGE **AMERICA**

Buying a home is often seen as an important step toward building personal wealth and achieving what many consider a milestone in our adult lives. This presentation focuses on considerations to keep in mind before making one of the biggest financial decisions of your life.

V THURS

FEB 9

12pm - 2pm

Link

COLLABORATIVE FINANCIAL GUIDANCE

Confused by finances? Stumped as to how to improve your financial future or where to begin? Our Finance Program Specialist can help take the mystery and myths out of finances. She will guide you through the process of identifying financial goals and creating an action plan to help you achieve them.

V DATES & TIMES VARY. USE LINK TO SCHEDULE Link

CREDIT VOYAGE WITH TAKE CHARGE AMERICA

Participants will be guided through a personalized action plan to improve their credit. They will identify their goals and choose strategies to maintain, improve, or establish their credit and credit score. Emphasis is placed on the financial impact of credit and steps needed to improve your credit score.

WEDS FEB 15 9:30am - 11:00am

FINANCIAL CENTS. ASSESSING YOUR FINANCES WITH TAKE CHARGE AMERICA

Knowing where your money is going is a crucial first step in controlling your finances. Participants will learn the different types of expenses, budgeting basics and how to develop their own personal budget. Participants will then be guided through a series of questions designed to assess their overall financial situation. Questions cover such areas as budgeting, savings, debt, credit reports and scores and retirement. Emphasis is placed on improving any financial areas that need attention.

WEDS

JAN 11

12pm - 2pm

Link

INVEST IN YOUR FUTURE, RETIREMENT PREP WITH TAKE CHARGE AMERICA

Participants learn about the types of retirement plans available, how to get started and the importance of starting now. Also discussed is the power of compounding interest and the difference between savings and investing. We will wrap up with ways to decrease money going out and increase money coming in and how events can derail retirement plans.

THUR MAR 23

12pm - 2pm

Link

Financial Management

INVESTMENTS: ONE PIECE OF FINANCIAL PLANNING PART 1

Financial Planning covers 6 areas of concentration. Investment Management being one piece of the puzzle. Learn about the Stock and Bond Markets, Asset Allocation, Portfolio Diversification, Passive and Active Management, Retirement vehicle, Tax considerations, and much more in this two part series.

V WEDS JAN 18 5:45pm - 7:45pm Link

INVESTMENTS: ONE PIECE OF FINANCIAL PLANNING PART 2

Financial Planning covers 6 areas of concentration. Investment Management being one piece of the puzzle. Learn about the Stock and Bond Markets, Asset Allocation, Portfolio Diversification, Passive and Active Management, Retirement vehicle, Tax considerations, and much more in this two part series. Attendance to part 1 is encouraged.

V THUR JAN 19 5:45pm - 7:45pm Link

MANAGING DEBT WITH BANK OF AMERICA

This workshop describes the terms of credit card offers and loan contracts, the cost of credit, alternatives to credit use, and the criteria that creditors use when deciding whether or not to grant credit

IP WEDS FEB 15 12pm - 2pm Link

MIND OVER MONEY, NAVIGATE YOUR DEBT WITH TAKE CHARGE AMERICA

Participants learn the sources of attitudes about money, how they influence how we handle finances, common money disorders and how to change money habits. Participants will also learn the major sources of debt and ways to master them, the four major debt management strategies, and how to reduce their debt.

V THUR JAN 19 9:30am - 11:30am Link

PAYING FOR COLLEGE WITH TAKE CHARGE AMERICA

Participants learn the relative cost of different types of schools and the different sources of funding to pay for college.

V TUES MAR 7 5:45pm - 7:45pm Link

PREPARING YOUR TAXES WITH TAKE CHARGE AMERICA

Participants learn the basics of how taxes are computed, the difference between deductions, exemptions and tax credits, and how to prepare to file their tax return.

V	FRI	JAN 27	9:30am - 11:30am	<u>Link</u>
V	TUES	FEB 21	5:45pm - 7:45pm	<u>Link</u>

SPEND SMART, SAVING SUCCESS WITH TAKE CHARGE AMERICA

Participants learn smart spending strategies, how to save on the big budget spending categories, how to spend smart and still have fun, and when it's smart to pay more. Participants will also learn the principles of saving, various types of savings needed, methods for increasing available money to save and techniques for developing the saving habit.

TUES MAR 28 9:30am - 11:30am

YOUR SPENDING AND SAVING PLAN WITH BANK OF AMERICA

You will learn how to track income and expenses. We will also learn how to develop a spending and savings plan.

IP WEDS JAN 4 12pm - 2pm Link



Education & Training

ADULT LEARNING WORKSHOP

Are you looking for a new career opportunity? The Education Team at Fresh Start strives to provide educational opportunities that lead women into a self-sustaining career. If you're looking to get into the trades, develop your project management skills, or start up your small business, we've got you covered. Join our information session to learn more about the educational opportunities that await you at Fresh Start.

V	WEDS	FEB 15	5:45pm - 6:45pm	<u>Link</u>
V	WEDS	MAR 15	12pm - 1pm	<u>Link</u>

APPLYING FOR SCHOLARSHIPS WITH ARIZONA COMMUNITY FOUNDATION

We will review proven strategies to applying for scholarships, share tips for great scholarship essays and dispel common scholarship myths. Invest in your future!

IP	THURS	FEB 2	9:30am - 10:30am	<u>Link</u>
IP	THURS	MAR 30	9:30am - 10:30am	<u>Link</u>

DREAMBUILDER INFO SESSION

Are you interested in starting your own business but you don't know where to begin? Join us for an introduction to this unique online business skills training and certification course available for FREE!

V	THURS	JAN 5	9:30am - 10:30am	<u>Link</u>
V	THURS	FEB 16	5:45pm - 6:45pm	<u>Link</u>
V	TUES	MAR 21	12pm - 1pm	<u>Link</u>





GROW WITH GOOGLE PROJECT MANAGEMENT CERTIFICATE INFO SESSION

Calling all Project Planners! Join us to learn about the Grow with Google Project Management certificate program! Whether you are new to the world of project management or looking to advance yourself within your career, this free 6-month program will give you the skills you need to manage projects both big and small. Join us to find out if this program is right for you!

V	TUES	JAN 24	9:30am - 10:15am	<u>Link</u>
V	TUES	JAN 31	12pm - 12:45pm	<u>Link</u>
V	TUES	FEB 7	5:45pm - 6:15pm	<u>Link</u>

HELPING HANDS FOR SINGLE MOMS SCHOLARSHIP INFO SESSION

Helping Hands for Single Moms is an external organization offering scholarships to single moms in the community. In this session, they will highlight an IT certificate program through Glendale Community College covered by their scholarship. Additionally, they will explain the added benefits awardees have available to them within the Helping Hands community.

V	THUR	JAN 12	9:30am - 10:30pm	<u>Link</u>
V	WEDS	MAR 1	5:45pm - 6:45pm	<u>Link</u>

WIOA/ROUTE TO RELIEF INFO SESSION

WIOA (Workforce Innovation and Opportunity Act) and Route to Relief are comprehensive workforce development initiatives designed to help job seekers gain the education needed to secure employment. Join us to learn about these available educational funding opportunities and the supplemental employment and supportive services these programs offer. You will also learn about the eligibility requirements, application process, and expectations involved. This could be your first step to a new career!

V	TUES	JAN 3	12pm - 1pm	<u>Link</u>
V	FRI	JAN 20	9:30am - 10:30am	<u>Link</u>
V	THURS	FEB 9	5;45pm - 6:45pm	<u>Link</u>
V	TUES	FEB 21	12pm - 1pm	<u>Link</u>
V	MON	MAR 6	9:30am - 10:30am	<u>Link</u>
V	THURS	MAR 23	5:45pm - 6:45pm	<u>Link</u>

Career

CAREER ADVISING

Let our Career Service professionals walk with you on your career exploration journey. From behavioral and aptitude assessments to labor market research, we can help you identify career options that match your natural skills, interests, and personality. We can also assist you in your job search or in applying for WIOA funding to upskill or reskill to a new career.

V DATES & TIMES VARY. USE LINK TO SCHEDULE

CAREER EMPOWERMENT SERIES

Join us for a three-day intensive learning experience centered around identifying, researching and preparing for a new career. From what career might best fit your personality, to what careers offer a promising future, to how you can get the training and certifications needed to pursue a particular career, we'll cover it all. We also cover the more fundamental pieces of switching careers, such as preparing a resume and how to put your best foot forward in an interview. This registers you for all 3 days.

IP	M/T/W	JAN 9.10.11	9:30am - 4pm	<u>Link</u>
IP	M/T/W	FEB 6.7.8	9:30am - 4pm	<u>Link</u>
IP	W/TR/F	MAR 8.9.10	9:30am - 4pm	<u>Link</u>

CAREER EXPLORATION

Looking to change your career, but not sure the direction you're heading? Join us for a journey through Career Exploration. What do a I Love to Do? What Am I Good At? What Pays Well? This workshop introduces you to a variety of assessments and tools you can use to find the answers to these questions.

V TUES JAN 17 5:45pm - 7:45pm

Link

COMMUNICATING EFFECTIVELY IN THE WORKPLACE

This webinar will teach you skills to have better communication in the workplace and will aid you in preparing to test for the Arizona Career Readiness Credential (ACRC).

FEB 13 9:30am - 11:30am

CONVEYING PROFESSIONALISM

This workshop will help you obtain critical skills for professional settings and will aid you in preparing to test for the Arizona Career Readiness Credential (ACRC).

OD on demand e-learning course self-paced

DEVELOPING YOUR INNER LEADER

"Great leaders become great not because of their power, but because of their ability to empower others." Join us for a look at the characteristics of an excellent leader and learn tips and techniques you can use to develop or strengthen your leadership skills.

V THURS JAN 26 9:30am - 11:30am

INTERVIEWING TO GET THE JOB

In this course, you'll learn how to put your best foot forward in a job interview. We'll cover some common interview questions and talk about dressing for the job you want, body language. and tone of voice. We'll also go over the importance of listening and the power of appreciation.

OD on demand e-learning course self-paced

Link

JOB SEARCH

Looking for a job? Learn how to effectively and safely search for jobs that you qualify for using PipelineAZ and other job search engines. You'll also learn to identify your KSA&EEs so both you and potential employers know what you bring to the table.

OD on demand e-learning course self-paced



Career

LINKEDIN

This workshop focuses on how to build and utilize LinkedIn for your career. Learn how to incorporate it into your career change or search. Please create an account before coming to this workshop.

V	TUES	JAN 24	5:45pm - 7:45pm	<u>Link</u>

MOCK INTERVIEWS

Want to brush up on your interviewing skills? Come to this interactive mock interview session where you can practice in a safe, non-judgmental space. You'll receive tips from professionals with years of recruiting and hiring experience. It is helpful to come with an idea of a job you will be interviewing for as it makes the experience more realistic. If you have a job description, bring it too.

IP	FRI	JAN 13	9:30am - 11:30am	<u>Link</u>
IP	TUES	FEB 21	9:30am - 11:30am	<u>Link</u>
IP	FRI	MAR 17	9:30am - 11:30am	<u>Link</u>

NETWORKING 101

In this interactive webinar, you'll learn how the power of networking can positively build your career. Topics that will be covered include how to create an effective introduction; the benefits of networking and basic do's and don'ts; how to overcome nervousness; an easy way to maintain your connections; and the benefits of power partners.

V	MON	JAN 23	9:30am - 11:30am	<u>Link</u>
V	THURS	FEB 23	9:30am - 11:30am	<u>Link</u>

PIPELINE AZ INFO SESSION

PipelineAZ is a unique job board that allows Fresh Start to actively assist you in your job search efforts. Explore jobs by industry, view projected job openings, compare career pathways and salaries, and learn what skills are necessary to land your dream career. Join us to learn how you can level-up your search for a new job or career using PipelineAZ.



RESUME DAY

Looking for a tune up on your resume? During this interactive workshop, an experienced professional will review participant resumes in real time, offering suggestions on how to improve its appearance and effectiveness. Keep in mind, your resume will be reviewed on screen, but this is a no-judgement zone. Just helpful tips and some great discussion thrown in. To participate, register & send your resume to jschaffer@fswf.org at least 24 hours in advance.

V	THURS	JAN 5	5:45pm - 7:45pm	<u>Link</u>
V	THURS	FEB 2	5:45pm - 7:45pm	<u>Link</u>
V	TUES	MAR 14	5:45pm - 7:45pm	<u>Link</u>

WORKING IN A VIRTUAL WORLD

What does it mean to work virtually? In this webinar, we'll talk about video conferencing, collaboration, and file sharing as well as online etiquette and how to come across well in video meetings and video job interviews.

\/	MON	FEB 13	F:45pm 7:45pm	Link
V	IVIOIN	LEDIX	5:45pm - 7:45pm	I LIIIK

WRITING A WINNING RESUME AND COVER LETTER

Learn how to market yourself through a well-written resume and cover letter. We'll go over the do's and don'ts of writing a resume, writing an effective summary of qualifications, the importance of action words, and tips for submitting your resume and cover letter electronically.

OD	on demand e-learning course	self-paced	<u>Link</u>

Computer Literacy

CYBER SAFETY

This is an introductory course on how to detect and protect yourself from common cyber threats (such as phishing) via your home computer, your mobile device, and your personal network (Wi-Fi). Learn interesting facts, tips and tricks, and how to further your education in cyber security. No prior technical or security skills needed.

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V	TUES	JAN 31	5:45pm - 7:45pm

GOOGLE DOCS SERIES

This series introduces you to the word processing application offered as part of Google's suite of productivity tools.

LEVEL 1

Pre-requisite: Microsoft Windows Level 1. Get started learning the basics!

V	THURS	JAN 5	5:45pm - 7:45pm	<u>Link</u>
ΙP	FRI	FEB 10	9:30am - 11:30am	Link

LEVEL 2

Level 1 required. Build on the skills you learned in the previous class along with advanced features.

V	TUES	JAN 10	5:45pm - 7:45pm	<u>Link</u>
ΙP	TUES	FEB 14	9:30am - 11:30am	<u>Link</u>

LEVEL 3

Levels 1 & 2 required. Build on the skills you learned in the previous classes.

•				
IP	WEDS	FEB 22	9:30am - 11:30am	<u>Link</u>

GOOGLE SHEETS SERIES

This series introduces you to the spreadsheet application offered as part of Google's suite of productivity tools.

LEVEL 1

Pre-requisite: Microsoft Windows Level 1. Get started learning the basics!

IP	TUES	JAN 17	9:30am - 11:30am	<u>Link</u>
V	TUES	MAR 7	5:45pm - 7:45pm	<u>Link</u>

LEVEL 2

Level 1 required. Build on the skills you learned in the previous class along with advanced features.

ΙP	WEDS	JAN 18	9:30am - 11:30am	<u>Link</u>
V	MON	MAR 13	5:45pm - 7:45pm	<u>Link</u>

LEVEL 3

Levels 1 & 2 required. Build on the skills you learned in the previous classes.

IP	WEDS	MAR 29	9:30am - 11:30am	Link
II .	WLDS	MAR 29	9.30am - 11.30am	

GOOGLE SLIDES SERIES

This series introduces you to the slideshow application offered as part of Google's suite of productivity tools.

LEVEL 1

Pre-requisite: Microsoft Windows Level 1. Get started learning the basics!

V	THURS	FEB 2	5:45pm - 7:45pm	<u>Link</u>
ΙP	TUES	MAR 7	9:30am - 11:30am	<u>Link</u>

LEVEL 2

Level 1 required. Build on the skills you learned in the previous class along with advanced features.

V	THURS	FEB 16	5:45pm - 7:45pm	<u>Link</u>
ΙP	WEDS	MAR 8	9:30am - 11:30am	Link

LEVEL 3

Levels 1 & 2 required. Build on the skills you learned in the previous classes.

IF 1110K3 MAK 10 9,30a111 - 11,30a111	IΡ	THURS	MAR 16	9:30am - 11:30am	Link
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GOOGLE TOOLS

Did you know that Google is more than just a search engine? Learn how Google's powerful search engine and apps for searching the internet; e-mail; maps; creating documents, spreadsheets, and slideshows; blogging; and image editing.

V	THURS	JAN 12	5:45pm - 7:45pm	Link

INTRO TO CODING

Pre-Requisite: None. This beginner-level workshop gives an easy to understand introduction to coding and technology. No experience necessary.

IP	SAT	JAN 21	9:30am - 11:30am	Link
IF.	3A I	JAIN 21	9.30aiii - 11.30aiii	

OPEN COMPUTER LAB

You must have completed Windows Level 1 to access this offering. Open Lab hours are an opportunity for you to work on your resume, job search or other activity requiring the use of a computer. Open Lab is not an opportunity to learn how to use a computer and computers may not be used for recreational purposes such as watching videos or movies (unless educational in nature). *Open 2.5 hours

ΙP	WEDS	JAN 25	9:30am - 11:30am	<u>Link</u>
IP	TUES	JAN 31	9:30am - 11:30am	<u>Link</u>
IP	MON	FEB 6	9:30am - 11:30am	<u>Link</u>
IP	FRI	FEB 24	9:30am - 11:30am	<u>Link</u>
IP	THURS	MAR 23	9:30am - 11:30am	<u>Link</u>
ΙP	TUES	MAR 28	9:30am - 11:30am	<u>Link</u>

Computer Literacy

MICROSOFT WINDOWS LEVEL 1

This entry-level workshop introduces you to the Windows Operating System. You'll learn about the different components of the desktop, how to open, resize, move and close individual windows. You'll also be introduced to the File Explorer where we create folders, move and copy folders to a thumb drive, and delete, restore, and then permanently delete files and folders.

IP	WEDS	JAN 4	9:30ai	m - 11:30am	<u>Link</u>
IP	WEDS	FEB 1 9:30am - 11:30am		<u>Link</u>	
OD	on demand e-learning course self-pace				<u>Link</u>

MICROSOFT WINDOWS LEVEL 2

Pre-requisite: Microsoft Windows Level 1. This workshop builds on the skills taught in the Microsoft Windows Level 1 class, introducing you to more advanced features of Windows, including customizing the Start Menu and Task Bar, personalizing your desktop, customizing the File Explorer and performing Windows updates.

IP	WEDS	MAR 1	9:30am - 11:30am	<u>Link</u>
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MICROSOFT EXCEL SERIES

This series introduces you to the features and functions of Microsoft Excel.

I FVFI 1

Pre-requisite: Microsoft Windows Level 1. From creating a workbook and entering data to formatting your spreadsheet and using formulas and AutoSum, you will see how this powerful tool can help you both professionally and personally. of productivity tools.

IP	TUES	MAR 14	9:30a	m - 11:30am	<u>Link</u>
OD	on demand e-learning course			self-paced	<u>Link</u>

LEVEL 2

Level 1 required. Build on the skills you learned in the previous class along with advanced features. You'll learn about the Average, Min and Max Functions, as well as building and formatting charts. We also go over page formatting features including headers/footers, page breaks and print titles.

IP	WEDS	MAR 15	9:30ai	m - 11:30am	<u>Link</u>
OD	on demand	d e-learning	course	self-paced	<u>Link</u>

LEVEL 3

Levels 1 & 2 required. Build on the skills you learned in the previous classes.

ΙP	TUES	MAR 21	9:30am - 11:30am	<u>Link</u>

LEVEL 4

Levels 1, 2 & 3 required. Build on the skills you learned in the previous classes. including Pivot Tables, VLookup and Countle Custom Lists and more

CountIf, Custom Lists, and more.						
ΙP	WEDS	MAR 22	9:30am - 11:30am	<u>Link</u>		

MICROSOFT POWERPOINT SERIES

This series introduces you to the features and functions of Microsoft PowerPoint.

LEVEL 1

Pre-requisite: Microsoft Windows Level 1. We begin by creating a presentation and assigning a design theme. We follow that up with manually formatting the text, inserting new slides and manipulating text and slides using Cut, Copy and Paste. We then cover Find & Replace and the Spell Check feature before running our Slideshow.

ΙP	WEDS	FEB 8	9:30an	n - 11:30am	<u>Link</u>
OD	on demar	nd e-learnin	g course	self-paced	<u>Link</u>

LEVEL 2

Level 1 required. Build on the skills you learned in the previous class along with advanced features. In this class we'll work in different views, insert and format pictures and shapes and learn to animate and automate our slideshows.

IP	THURS	FEB 9	9:30an	n - 11:30am	<u>Link</u>
OD	on dema	nd e-learnin	self-paced	Link	

LEVEL 3

Levels 1 & 2 required. Build on the skills you learned in the previous classes.

ΙP	WEDS	FEB 15	9:30am - 11:30am	<u>Link</u>

MICROSOFT WORD SERIES

This series introduces you to the features and functions of Microsoft Word..

LEVEL 1

Pre-requisite: Microsoft Windows Level 1. We take you from creating a document, through formatting text, and into editing tools such as Cut, Copy and Paste and Find and Replace. We also create bulleted and numbered lists and use the Spelling and Grammar Checkers.

IP	MON	JAN 9	9:30am	- 11:30am	<u>Link</u>
OD	on dema	nd e-learnir	ig course	self-paced	<u>Link</u>

LEVEL 2

Level 1 required. You'll learn to insert dates that automatically update when a document is opened, apply borders to paragraphs and pages, and apply before and after spacing to your paragraphs. We also share how to set tabs and paragraph indents as well as create tables. Lastly, we create headers and footers to create a polished document.

IP	WEDS	JAN 11	9:30am	- 11:30am	<u>Link</u>
OD	on demand e-learning course			self-paced	<u>Link</u>

LEVEL 3

Levels 1 & 2 required. Build on the skills you learned in the previous classes.

ΙP	THURS	JAN 26	9:30am - 11:30am	<u>Link</u>

LEVEL 4

Levels 1, 2 & 3 required. Build on the skills taught in previous Word classes. This class introduces you to columns, outline numbering, generating Tables of Contents, adding footnotes, and working with multiple headers and footers.

of Contents, adding footnotes, and working with						
multiple headers and footers.						
IP	THURS	MAR 2	9:30am - 11:30am	<u>Link</u>		

Spanish Services

AL-ANON

Al-Anon es un grupo compuesto de parientes y amigos de personas que sufren de alcoholismo, en el cual comparten sus experiencias, fortaleza y esperanza. Nos reunimos para aprender una mejor forma de vida y encontrar la felicidad ya sea que el alcohólico siga bebiendo o no. Tome un momento para preguntarse: "Se preocupa cuanto bebe otra persona?"

IP SABADO JAN 7 - MAR 25 9:30am - 11:30am Lin

CAMINO DE SANACION CON JFCS

Se parte de este grupo de apoyo que es seguro, confidencial y casual, donde podras compartir tus experiencias, aprender de otras mujeres y recivir apoyo emocional, por el cual podras trabajar en los efectos de la violencia domestica. Este grupo enseña los efectos del abuso en la víctima y sus hijos, incluyendo cómo crear relaciones de confianza y cariño, y cómo cultivar el crecimiento personal. JFCS requiere el uso de máscaras durante el grupo. Fresh Start tendrá máscaras en el lugar si es necesario.

IP MIERCOLES JAN 4 - MAR 29 9:30am - 11:30am

COMENZANDO CON MICROSOFT WINDOWS

Esta clase de nivel inicial presenta las habilidades básicas para usar el programa de Microsoft Windows tales como: el uso del ambiente del escritorio o "Desktop" y el "mouse", abrir, cambiar de tamaño y cerrar las "ventanas" de los programas de Microsoft Windows. Asimismo, poder crear, copiar, mover, eliminar y recuperar archivos y carpetas de archivos. Usted recibirá una carpeta en donde podrá guardar sus archivos y hojas de papel, un dispositivo de almacenamiento USB (Flash Drive) para guardar sus archivos electrónicos y un Certificado al final del curso.

IP	MARTES	JAN 5	9:30am - 11:30am	<u>Link</u>
V	MARTES	FEB 21	5:45pm - 7:45pm	<u>Link</u>

CONCEPTOS BÁSICOS DE COMPRA 101: TRAYECTORIA A LA TITULARIDAD DE UN HOGAR CON TAKE CHARGE AMERICA

Comprar un hogar a menudo se ve como un paso importante hacia la creación de la riqueza personal y el logro de lo que muchos consideran un hito en nuestra vida adulta. Esta presentación se enfoca en consideraciones a tener en cuenta antes de tomar una de las decisiones financieras más importantes de su vida.

V MIERCOLES JAN 18 9:30am - 11:30am

ENTENDIENDO Y PREVINIENDO LA OBESIDAD CON ESPERANCA

La obesidad es el primer factor de riesgo para muchas enfermedades cronicas. Es importante que creemos consciencia sobre esta, no pensando en el "aspecto fisico" sino en todos los riesgos que represanta para nuestra salud. Le invitamos a que nos acompañe a esta platica sobre el entendiendo y previniendo la obesidad.

V MIERCOLES MAR 1 12pm - 1pm

HABILIDADES BASICOS COMPUTACIONALES Y HERRAMIENTAS DE GOOGLE

¿Sabía usted que Google es más que sólo una de herramienta de búsqueda del Internet? Obtenga más información acerca de la potente herramienta de búsqueda de Internet de Google, así como de todas las aplicaciones de Google, como el correo electrónico, los mapas, la creación de documentos, las hojas de cálculo y las presentaciones de diapositivas, blogs y edición de imágenes.

V LUNES MAR 20 5:45pm - 7:45pm Link

HERRAMIENTAS PARA EL PREVENCIÓN Y CONTROL DE LA DIABETES CON ESPERANCA

En el año 2019, Diabetes fue la septima causa de muerte en Estados Unidos. Muchas personas siguen sufriendo de complicaciones o brincando del diagnostico de prediabetes a diabetes por falta de información sobre el cuidado de esta enfermedad. Acompañenos para platicar sobre las herramientas y los pasos necesarios para prevenir o controlar esta enfermedad.

V MIERCOLES FEB 8 12pm - 1pm Link



Spanish Services

INTRODUCCIÓN A LA NUTRICIÓN CON **ESPERANCA**

Bajar de peso fue parte de su lista de propositos para este nuevo año? Hacer cambios e intentar llevar una vida mas saludable no es una tarea facil. Los cambios drasticos y las dietas radicales nos llevan a desesperarnos, rendirnos con facilidad y permanecer con habitos pocos saludables para nuestra salud. Le invitamos a este taller donde hablaremos sobre las bases de la nutrición, para identificar los beneficios y los daños que tienen aquello que nos llevamos a la boca con la finalidad de llevar estos cambios hacia un estilo de vida.

V MIERCOLES

JAN 25

12pm - 1pm

ORIENTACIÓN COLABORATIVA SOBRE **FINANZAS**

¿Confundida por las finanzas? Insegura en cómo mejorar su futuro financiero o por dónde empezar? Nuestra especialista en finanzas puede ayudarle a eliminar el misterio y los mitos de las finanzas. Ella le quiará a través del proceso de identificar sus objetivos financieros y con la creación de un plan de acción para alcanzarlos.

V	JUEVES	JAN 25	12pm - 1pm	<u>Link</u>	
V DATES & TIMES WADVILISE LINK TO SCHEDLILE					

PROTÉJASE. CUIDADO CON LAS ESTAFAS, EL **ROBO DE IDENTIDAD Y EL FRAUDE CON TAKE CHARGE AMERICA**

Proteger su identidad y su crédito es muy importante en el mundo de la actualidad. El enfoque de esta presentación es entender los tipos comunes de las estafas, el robo de identidad y el fraude, cómo le pueden afectar a usted, cómo protegerse, y qué hacer si es víctima de robo de identidad o de una estafa.

V MIERCOLES MAR 15

12pm - 2pm

TRABAJANDO EN UN MUNDO VIRTUAL

¿Qué significa trabajar virtualmente? En este seminario web, hablaremos sobre las videoconferencias, la colaboración v el intercambio de archivos, así como también la etiqueta en línea y cómo encontrarnos bien en las reuniones de video y las entrevistas de video de trabajo.

V MARTES MAR 14 5:45pm - 7:45pm

VIAJE DE CRÉDITO CON TAKE CHARGE **AMERICA**

Los participantes serán guiados a través de un plan personalizado de acción para mejorar su crédito. Identificarán sus metas y elegirán estrategias para mantener, mejorar, o establecer su crédito y calificación de crédito. Se hace hincapié en el impacto financiero del crédito y los pasos necesarios para mejorar su calificación de crédito.

JUEVES FEB 16 12pm - 2pm





