

# WORKSHOP

By Elements Financial | Your Credit Union Partner

# Understanding Your Budget in 20 Minutes

In this 20-minute webinar, you'll learn about:

- > Why setting goals is the first step to budgeting
- > How your financial behaviors impact your wallet
- > Practical tips for managing your monthly spending

**\$10 Panera gift card for attendees!**

## Join Us

Wednesday, January 20  
12:00 PM - 12:20 PM | Eastern  
Online Webinar



## Register

[elements.org/miso](https://elements.org/miso)

