

# FREE LUNCH & LEARN WORKSHOP

By Elements Financial | Your Credit Union Partner

## | All Hands on Debt

### In this workshop, you'll learn about:

- > Spending patterns that lead to debt.
- > Rebuilding financial life after debt.
- > Strategies for reducing or paying off debt.

**Lunch will be provided!**

### Join Us

Tuesday, December 13  
12:00 PM - 12:45 PM | Eastern  
AV West



### Register

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

