

# Free Budgeting Course

Are you managing your money...  
or is money managing you?

- ✓ Learn how to spend wisely, budget effectively, and save for your goals
- ✓ Friendly, practical, and non-judgemental - we're here to help, not lecture
- ✓ Whether you're raising kids, on a pension, or just want better budgeting skills - this course is for you
- ✓ Group-based coaching, not one-on-one financial advice - no need to share personal details
- ✓ Free and local in Whangamatā



**Interested? Call or text**

**Hamish on 022 614 5159**

This free service is offered by Whangamata Anglican in partnership with Christians Against Poverty, a trusted charity helping New Zealanders find financial freedom