

## **2011 MACER SEMINARS**

- Seminars are free and refreshments are provided.
- Additional voluntary seminars offered to individuals in this district.
- Classes are held at the Trustee's Office, 130 E. Wilson Bridge Road, Suite 100, Worthington, OH 43085.
- Choose only one date per seminar. Dates and times are subject to change.
- Email registration to **debtored@ch13.org** or call 614-436-6700 ext. 112 and provide name, case number and date of seminar you will attend.

### **BUILDING A SPENDING PLAN**

Learn the basics of cash flow and tracking your spending. We provide pencils, calculators and quiet time; bring a list of your monthly expenses and pay stubs or income statements.

Thursday, August 25    7 – 9 pm  
Saturday, August 27    9 – 11 am

### **BUYER BEWARE: YOUR RIGHTS UNDER OHIO CONSUMER LAWS**

Learn about your rights under Ohio consumer laws, current scams to avoid, how to research companies before hiring them, work-at-home opportunities and much more.

Thursday, October 6    7 – 9 pm  
Saturday, October 8    9 – 11am

### **CREDIT REPORTS & RE-ESTABLISHING CREDIT**

Learn how to obtain, read, and dispute credit reports. Guest speakers from credit lending community will share information about lending practices and what to expect now and after bankruptcy.

Wednesday, December 14    7 – 9 pm  
Saturday, December 17    9 – 11am

**OFFICE OF FRANK M. PEES, CHAPTER 13 TRUSTEE**