

# Seminar to Offer Advice on Personal Finances

By Patricia Wiles, Messenger Staff Writer, Saturday, February 27, 2010

An upcoming financial workshop will offer people tips on how to balance their budgets and improve their credit scores.

The “Save the Dream Credit and Debt Management Workshop” is from 10 a.m. –noon March 6 at Comfort Inn and Suites, 545 Powell Drive in Madisonville. It’s sponsored by Fifth Third Bank and Comfort Inn and Suites.

Light of Chance, a nonprofit organization from Bowling Green, is presenting the workshop.

Eric Logan, a former resident of Madisonville is president of Light of Chance.

The group has hosted previous events in the city, including a basketball tournament/back to school rally, “Dust Bowl 2009,” at Dr. Festus Claybon Park in August.

Logan said Light of Chance is “not a religious organization at all.”

“It’s a nonprofit organization I started almost five years ago,” said Logan, who now lives in Bowling Green. “What we do is address problems and issues in the community and try to provide solutions through workshops and programs.”

Logan said his group thought a seminar on personal finance was appropriate for the season.

“People get their tax refunds and want to splurge...When the tax money’s gone, too many people don’t have anything to show for it,” he said.

The workshop will be taught by J.D. Jewell, a credit counselor and educator from Nashville, according to the press release.

People will learn how to stretch their refunds by investing or using them as supplement income throughout the year, Logan said. Representatives of Fifth Third Bank will be on hand to answer questions as well.

Participants may also learn ways to improve their credit scores.

“So many people get blemishes on their credit and then it can never be repaired, so they keep doing bad habits,” Logan said. “We’re trying to dispel that myth by giving tips on how to make your credit score go up.”

He said that in the current economic slump, it was important for people to manage their money and credit.

“Then, if your income may not be the highest, you can still open a lot of opportunities for yourself and your family’s future,” he said. “It gives you another sense of hope.”

That’s the message he wants to leave with attendees.

“We want them to come away empowered,” he said, “to come away with tips to ride (the recession) out and make it through.”

To reserve a seat at the seminar, call 339-0717, 270-904-0316 or e-mail [info@lightofchance.org](mailto:info@lightofchance.org).

More information about the workshop, and Light of Chance, may be found on the Internet at [www.lightofchance.org](http://www.lightofchance.org).