



THE PHOEBE NEEDLES CENTER

SAVE THE DATE FOR THE EDUCATION SERIES!

OUR EDUCATION SERIES WILL CONTINUE THIS FEBRUARY
ON THURSDAY THE 15th FROM 4 - 5 P.M.
@ THE PHOEBE NEEDLES CENTER

This program will be lead by Vicki Cook, Brook Quinn and Sharnell Hairston on:

“Budgeting & Saving and Credit/Borrowing”

Vicki Cook is the Branch Banker Team Leader II at BB&T in Ferrum, Virginia.
She will be joined by Brook Quinn, Financial Wellness Consultant and
Sharnell Hairston, also of BB&T.

Join us as we cover several topics involving:

- Budgeting & Saving
- Credit/Borrowing
- When your income is higher than your expenses
- What credit is
- When your income is equal to or lower than your expenses
- How to manage credit
- Secured/Unsecured loans

All programs in the Phoebe Needles Education Series are offered at no charge. Special parking for handicapped and those with difficulty climbing steps can be found behind the McCauley Hall. If you plan to attend the Phoebe Needles Education Series Program: RSVP to Chelsea Wingate through email, chelseanwingate@gmail.com or by phone, 540-483-1518.