

# Money Talks

**Are you struggling to save money every month?**

**Do you need help managing your debt?**

**Do you want to open a bank account, but don't know how?**

**Talk to Chhaya's certified financial counselor today!  
Get closer to your money management goals!**

- ▶ **Free Counseling**
- ▶ **Free savings, banking and budgeting classes**
- ▶ **Free help in managing and protecting your assets**
- ▶ **Special financial incentives for women**



**chhaya** CDC

Sustaining Homes  
Strengthening Communities

Chhaya CDC is a HUD approved community based non-profit organization.  
Chhaya staff speak Bangla, Hindi, Nepali, Tibetan, Urdu and English.

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