



***For Teens, Young Adults,  
and Interested Adults!***

**FREE**

budgeting planner (\$35 value)  
for ALL registered MLNV patrons  
who attend any session  
(one per person, while supplies last).

***WIN a set of SONY headphones and  
laptop backpack with USB port  
(\$365 value)!***

For each of the four classes attended, young  
adult registered MLNV patrons will be entered  
into a raffle.

The winner will be selected on June 5th.

These programs and incentives are made possible by  
a grant from the FINRA Investor Education Foundation  
and are part of the library's PA Forward Financial  
Literacy programming.



**Memorial Library**  
OF NAZARETH & VICINITY

## **Retirement Savings**

### **When, How, and Why**

with Professor Mark Kosciński,  
CPA, Moravian University

**Saturday, May 13th at 11am**

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### **Credit 101:**

### **What, Why, How**

with Professor Deanna Hammarsten  
Northampton Community College

Offered Twice:

**Wednesday, May 24th at 4pm  
& Thursday, May 25th at 6pm**

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### **Credit Card Basics**

with Professor Deanna Hammarsten  
Northampton Community College

Offered Twice:

**Wednesday, May 31st at 4pm  
& Thursday, June 1st at 6pm**

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## **The Stock Market and Investing**

with Professor Mark Kosciński,  
CPA, Moravian University

**Saturday, June 3rd at 11am**

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**Registration for each session is required;  
call 610-759-4932,  
email [jsilvius@nazarethlibrary.org](mailto:jsilvius@nazarethlibrary.org),  
or stop by the library.**

**These sessions are offered at NO COST to attendees.**