



**South Jersey Legal Services, Inc.**  
**Private Attorney Involvement Program**

## Budget Counseling

### Informational Webinar

- How can I organize my fixed expenses and credit cards?
- How do I budget for occasional expenses?
- How do I balance my income with my expected expenses?
- How do I plan for needs vs. wants?
- What are variable expenses?
- Should I be using coupons?

**WHEN:** Wednesday, October 11, 2023  
10:00 am – 11:00 am followed by a Q&A

**WHERE:** Zoom – Click on the link to register: <https://bit.ly/3oRBQx5>



**WHAT:** SJLS Bankruptcy Law Coordinator Robert J. Cooper, Esq. will give an overview of budgeting and money management and answer frequently asked questions as part of a free webinar. There will be a Question and Answer period at the end of the webinar.

SJLS Director of Pro Bono Services Michelle T. Nuciglio, Esq. will provide information on who we are and what we do, as well as explain how you can get free assistance through our Bankruptcy Project, Divorce Project and Family Assist Project.

**This is an informational webinar only. Individual cases will not be discussed.  
This webinar is free and open to the public, but registration is required.**

**For more information, please contact:**

Robert J. Cooper, Esq.  
Training Coordinator  
Bankruptcy Law Coordinator  
856-403-9691 or RCooper@lsnj.org

**UPCOMING WEBINARS and REGISTRATION LINKS:**

October 25, 2023      Guardianship and Children's SSI Benefits – <https://tinyurl.com/3zd2ru6a>  
November 9, 2023      Is Bankruptcy Right for Me? – <https://bit.ly/3J31sy4>  
December 13, 2023      Bankruptcy Basics – <https://bit.ly/43zoLHV>

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