



# LIVING WITH LESS

A workshop for all who are dealing  
with a new economic reality

**Saturday, February 20**

Morning Session: 9:30 am – 12:30 pm

Afternoon Session: 1:00 pm – 3:30 pm

(Attend morning, afternoon or both sessions)

**Presented by:** Iowa State University Extension - Black Hawk County,  
the Catholic parish's in Waterloo and the YWCA

**Workshop at:** YWCA, 425 Lafayette Street, Waterloo

**Registration:** \$5.00 per person (scholarships available-ask when  
pre-registering at 234-6811)

**Childcare:** Free to families attending-pre-registration required  
Available at the YWCA\* (425 Lafayette Street)

*\*A special thank you to the YWCA for offering this service to families!*

## The Morning

8:45 am Child Care at YWCA (until 12:30)

9:00 am Registration

9:30 am Keynote: "Avoiding Pitfalls on  
Living with Less"

10:15 am Workshops (repeat at 11:20 a.m.)

\_\_\_ Budget Basics

\_\_\_ Spend Smart – Eat Smart

\_\_\_ Living "Green" for Families

\_\_\_ How to Get a Job and Keep it

## The Afternoon

Lunch available at Queen of Peace Church

12:45 pm Child Care at YWCA (until 3:30)

12:45 pm Registration (for new attendees)

1:00 pm Workshops (repeat at 2:15 pm)

\_\_\_ Finding Help for Health Care

\_\_\_ Budget Basics

\_\_\_ Remaining Positive in Stressful Times

\_\_\_ Accessing the Safety Net