

Questions to ask yourself about your debt

- Do I worry about making my monthly payments?
- Do I sometimes skip paying one bill to pay another or write post-dated checks?
- Do I pay only the minimum due on credit card bills, rather than the full balance due?
- Do I use cash advances or pay-day loans to pay my monthly bills or living expenses?
- Have I requested an increase in my credit limit because I need it?
- Have I missed credit payments?
- Am I considering or using a debt consolidation loan?
- Do I charge items that I used to pay for with cash?
- Do I spend more than 20 percent of my take-home pay on debt repayment (excluding mortgage) each month?

Questions to ask yourself about your savings

- Have I saved three to six months of living expenses in an emergency fund?
- Do I save regularly?
- Am I saving enough for future high-cost goals, such as college, a house or retirement?
- Do I save to purchase big-ticket items instead of buying on credit?
- When I use credit, do I save to make as large a down payment as possible?
- Do I save at least 10 percent of my income?

Price County UW-Extension Office
Barbara Haynes
(715) 339-2555

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BUILD WEALTH NOT DEBT

Basic Money Management Tools



May 1, 8 and 15
Northwoods Community Credit
Union
Park Falls

October 2, 9 and 16
Normal Building, Conference
Room C
Phillips

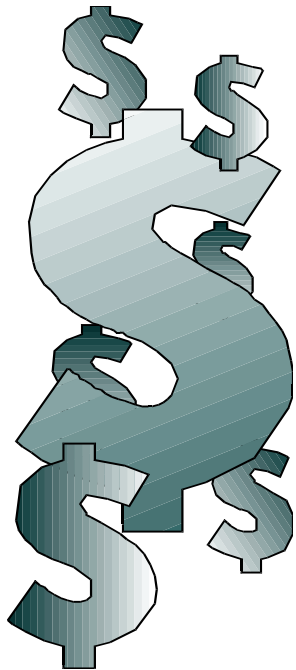
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Do you want to...

- Reduce your debts and the stress that goes along with them?
- Ensure a secure retirement for yourself?
- Send your children to college?
- Buy your own home?
- Establish clear and attainable financial goals?
- Organize and manage your financial records?

*You can with
Build Wealth
Not Debt!*



UW-Extension financial management programs are designed to help you improve your finances. You may increase your savings, reduce your debt or a combination of both. You may set any goal you wish - for example, saving \$2,000 in the next two years. It's up to you.

What will you receive?

- Materials to help you set and achieve realistic financial goals.
- Encouragement and support to help you achieve your goals.
- Information about other UW-Extension educational programs and materials.

Contact: Barbara Haynes
Price County UW-Extension
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Build Wealth Not Debt Basic Money Management Tools

Register for one of these series:

May 1, 8 and 15

Northwoods Community Credit Union
Park Falls

October 2, 9 and 16

Normal Building, Conference Room C
Phillips

6:30 - 8:00 p.m.

To register call the UW-Extension Office at 339-2555.

Explore money beliefs and different money management styles. Identify where your money is spent. Learn the power of using a Spending Plan and Setting Financial Goals. Expand your knowledge on effective debt repayment strategies and credit.

Benefits you will gain from attending: You will learn how you can gain control over your finances. You will know how to build wealth not debt.

