

SHOULD I PARTICIPATE?

How would you answer the following?

- *Credit cards are charged to the limit.*
- *You pay the minimum due, or less on credit cards each month.*
- *You use cash advances from one credit card to pay off another.*
- *You borrow for clothing or entertainment expenses.*
- *You receive overdue notices from creditors.*
- *You don't have any savings to cover emergencies.*
- *You're not saving for the future, children's education / retirement.*
- *You frequently worry about money.*

IF YOU HAVE ANSWERED YES TO

**ANY OF THE ABOVE,
WE CAN HELP YOU,
CALL TODAY...**

(262) 335-4479

Hearing Impaired Relay: 711



University of Wisconsin - Extension
Washington County
333 E. Washington St., Suite 1200
West Bend, WI 53095

Phone: (262) 335-4479
Fax: (262) 335-4863
Relay: 711

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YOUR MONEY

**WORRIES?
- OR -
PEACE OF MIND?**



***FREE
CONFIDENTIAL
COUNSELING***

WHAT?

The University of Wisconsin—Extension Financial Program provides trained volunteer counselors to help you increase your financial security.

We can help you:

- ◆ Set up a realistic spending plan
- ◆ Secure a debt repayment plan
- ◆ Negotiate debt repayment with creditors
- ◆ Organize financial records
- ◆ Reduce expenses
- ◆ Improve insurance coverage
- ◆ Save for college and/or retirement
- ◆ GAIN CONTROL
OVER YOUR MONEY

The program assists people in reaching financial goals through debt reduction and asset accumulation. Participants are required to be sincerely interested in making changes in their financial behavior.

WHY?



Financial Facts:

- ◇ **Family Debt has risen steadily since 1989**
- ◇ **Average credit card debt**
- \$2,234 (US), \$1,440 (WI)
- ◇ **Home Equity Loan use:**
- 50% transfer balances from credit cards
- 37% finance a car or truck
- ◇ **Bankruptcy rates increased 2 times over 4 years**
Reasons:
- 29% Debt Overextended
- 15% Unemployed
- 11% Divorce
- ◇ **Savings continue to decline**
- 5.6 % in 1992
- Negative numbers in 1998
- Families are withdrawing savings

HOW?

To Begin Your Financial Planning Journey

1. Call the Washington County UW-Extension office at (262) 335-4479 to obtain a free enrollment kit.
2. Be prepared to answer a few questions about your financial situation on the enrollment form and return to the UW-Extension office:

333 E. Washington St., Suite 1200
P. O. Box 2003
West Bend WI 53095
3. You will be contacted by a program coordinator and then referred to a trained volunteer financial counselor.
4. Your volunteer financial counselor will contact you within one week.
5. You and your financial counselor will determine when and how often you should meet, based on your needs.

NOW

There is no need to continue living with the stress and anxieties created by money problems. Your family relationships, job performance and health may suffer as a result. Assistance starts with your phone call.