

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.*
- *You frequently have disputes over money.*
- *You can never seem to get ahead.*

IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE, WE CAN HELP YOU, CALL TODAY... (920) 386-3790

Your county extension office



UW Extension
Cooperative Extension
Washington County

University of Wisconsin - Extension
Dodge County
Administration Building
127 East Oak Street
Juneau, WI 53039

Phone: (920) 386-3790
Web site: <http://dodge.uwex.edu>

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YOUR MONEY

Create a Financial Future for You and Your Family



**FREE
CONFIDENTIAL
FINANCIAL
COACHING**

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

With guidance you will learn how to:

- ◆ Set up a realistic spending plan
- ◆ Secure a debt repayment plan
- ◆ Negotiate debt repayment with creditors
- ◆ Organize financial records
- ◆ Reduce expenses
- ◆ Create and emergency fund
- ◆ 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.

To Begin Your Financial Planning Journey

1. To enroll, call the Dodge County UW-Extension office at (920) 386-3790.
2. Complete your enrollment form and return to:
Dodge County UW-Extension, ATTN: FLE
Administration Building
127 East Oak St.
Juneau, WI 53039
3. You will be contacted by a program coordinator.
4. Your volunteer financial coach will contact you within one week.
5. You and your financial coach will determine when and how often you should meet, based on your needs.



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.