What’s In It For You?

1. Do you have trouble making ends meet?
2. Do you wonder where your money goes?
3. Does your paycheck go as far as you would like it to go?
4. Do you run out of money before payday?
5. Do you have trouble keeping up with credit payments?
6. Do you wish you had a saving account, but just can’t save any money?

If you answered “YES” to any of these questions, this program may be right for you.

The “Money Management” program provides an opportunity for you to learn about how you handle money and how to develop a spending plan that works for you.

For More Information or to Register

Contact:

UW-Extension - Winnebago County

Kristi Cutts, Family Living Educator
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Managing your money involves both knowing what money resources you have to work with and where you want your money to go.

This program will help you learn about how you presently handle your money, as well as ways you can make your money work for you.

Through hands-on activities and discussion, you will learn about your financial priorities, how to track your expenses, and develop a spending plan that works for you.

### Target Audience

The program is specifically designed to help persons who have limited income and are having difficulty making their incomes cover their expenses. This may be for a variety of reasons including unemployment, job change or loss, incarceration, divorce, separation, or other situations that limit income.

### Topics Covered

1. Money – what it means to you
2. Wants and needs
3. Income and expenses
4. Tracking your expenses
5. Goal setting
6. Spending plans
7. Decision making
8. Ways to stretch your money
9. Using credit

### Classes & Sessions:

**Location**
Father Carr’s Place 2B
Mother Teresa Center
1062 N. Koeller St.
Oshkosh, WI 54902

**Dates**
- January 21
  - 6:00 PM - 8:00 PM
- April 10
  - 6:00 PM - 8:00 PM
- July 10
  - 6:00 PM - 8:00 PM
- October 2
  - 6:00 PM - 8:00 PM

Other class locations and sessions can be arranged. Please contact:

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