

# *Your Response to* **Money Matters** *and more!*

"Francisco has definitely been able to manage his money and the way he saves or spends it. It has been a very helpful and amazing program."  
*-Parent*

"I enjoy learning about finance and I have learned a lot on how to write a check and the difference between credit and debit."  
*-Youth*

"Meeting one-on-one with my volunteer was delightful and informative. Explained things fully and easily."  
*-Participant*

"I told my mom that I know what I want and need. I don't spend on unnecessary items and I opened an account and I know how important it is to save money."  
*-Youth*

"I enjoyed learning about using credit cards safely and wisely. I would actually love to have this program again."  
*-Youth*

"My students demonstrated new knowledge and understanding with Financial Literacy concepts. Many also enjoyed the activities and asked if we could do them again."  
*-Teacher*

"I plan to extend the knowledge to my daughters"  
*-Parent*

"I learned how to not become a victim of a scam."  
*-Participant*

# **Money Matters** *and more!*

**Need help developing and maintaining a household budget?**

**Looking to get out of debt and/or avoid bankruptcy?**

**Want to better understand credit reports and scores?**

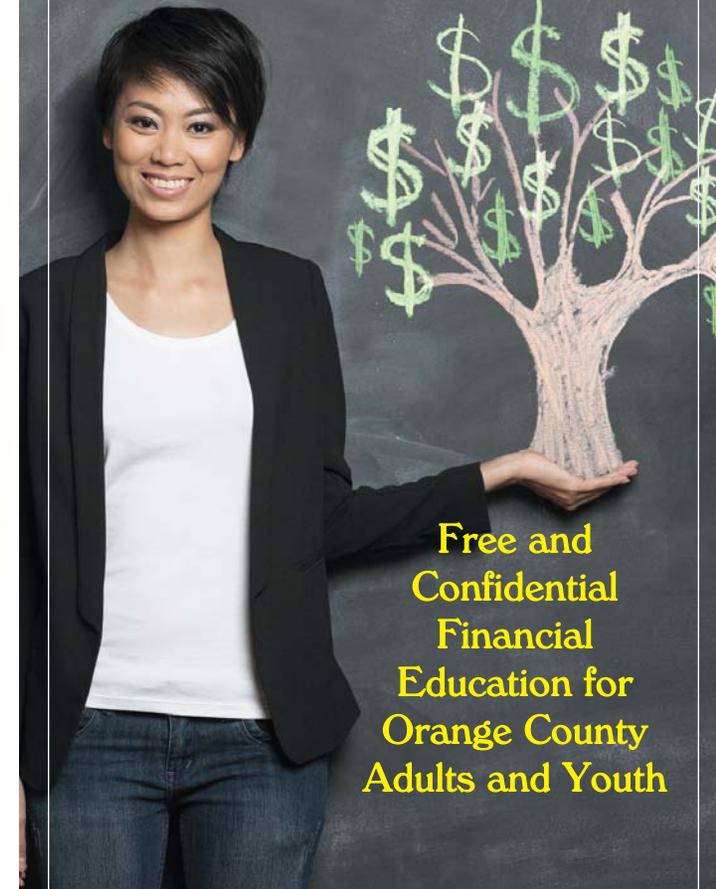
**Saving for college or trade school?**

**Looking for information on how to avoid financial scams and promotions?**

**Opening your first bank account?**

**Want to help your children develop healthy financial habits?**

# **Money Matters** *and more!*



**Free and Confidential Financial Education for Orange County Adults and Youth**



Cornell University  
Cooperative Extension  
Orange County

845-344-1234

[cceorangecounty.org](http://cceorangecounty.org)



## One-on-One Financial Education for Individuals & Families

Cornell Cooperative Extension's *Money Matters and More* one-on-one educational programming offers **FREE** and **CONFIDENTIAL** financial education for individuals and families. A trained volunteer will meet with you or your family for up to three sessions to help you set up and use a customized budget and establish a debt repayment plan.

YOU set the goals for what you want to achieve and your *Money Matters and More* volunteer will help you get there. While our *Money Matters and More* programs do **not** have funds to pay your bills, we **CAN** help you lay out a plan to meet your goals for debt reduction and effective financial management now and into the future.

### This program can help you:

- ◆ Set family financial goals
- ◆ Organize financial records
- ◆ Develop a written budget
- ◆ Manage credit and debt
- ◆ Pay bills on time
- ◆ Talk to creditors and negotiate repayment plans
- ◆ Use local community resources
- ◆ Save money regularly

**Cornell Cooperative Extension's *Money Matters and More* programs can help you increase your knowledge of basic financial management strategies to develop effective and sustainable practices to assist you and your family in reaching your short- and long-term financial goals.**



## Community-Based Workshops

*Money Matters and More* community-based financial workshops will teach you valuable skills and practices to help you make your finances work for you. Choose from the following workshops:

- ◆ *Budgeting Basics*: Learn the skills and practices to create and follow a household budget
- ◆ *Making Ends Meet*: Learn ways to balance your income and expenses on a tight budget
- ◆ *Exploring Credit and Debt*: Understand how to effectively utilize credit and repay debt
- ◆ *Senior Scams; Just say NO!*: Learn about current financial scams targeting our senior population

Workshops are delivered all around Orange County and are **FREE** to the consumer. Contact us at 845-344-1234 if you would like to attend or host a *Money Matters and More* financial workshop.

**Call 845-344-1234,  
Visit [cceorangecounty.org](http://cceorangecounty.org)  
or complete and send  
coupon for details**



## Financial Literacy for Youth

Our Financial Literacy for Youth (FLY) programs for youth ages 12 and up focus on the basics of financial management. Using specialized learning materials and incentives, youth will learn how to become financially stable now and into the future. These skills will last a lifetime!

### Youth will learn to:

- ◆ Identify needs vs. wants
- ◆ Track spending habits
- ◆ Explore various kinds of bank accounts
- ◆ Learn to budget and save
- ◆ Explore the advantages and disadvantages of credit
- ◆ Learn the true cost of credit
- ◆ Create a savings plan
- ◆ Identify deceptive practices in media and financial promotions

### I'd like more information!

- One-on-one Financial Education
- Community-Based Workshops
- Financial Literacy for Youth programming
- Join our mailing list

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