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## Workshop Highlights

*Start your relationship out on the right financial footing. Find out what you and your partner have in common - or not, as your "money personalities".*

*Set financial goals, learn about what records should be kept and what can be thrown out.*

*And also begin your life together without the burden of excessive debt. We can help you help yourself to get out of debt.*



*Start off in the right financial direction*

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## Top Ten Financial "Need to Knows" For Couples & Everyone

*Five Week Lecture/Workshop Series  
on Money Management for  
Newlyweds or Engaged Couples*

**Class Location**  
Idaho Credit Union League  
2770 Vista Avenue  
Boise, Idaho

**For more information contact:**  
9 a.m.-4 p.m. Prudy Barnes 334-4134  
pbarnes@ag.state.id.us  
or  
6 p.m.-9 p.m. Val Brooks 939-0238

**Couples Required**  
**Class Limited to 15 Couples**

**SPONSORED BY:**

**University of Idaho –  
Cooperative Extension System  
Idaho Credit Union League  
Attorney General's Office  
USDA Rural Development  
Idaho Financial Literacy Coalition**

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## Top Ten Financial "Need to Knows" For Couples & Everyone

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*Five Week  
Lecture/Workshop Series  
on Money Management for  
Newlyweds or Engaged Couples*

*Tuesday nights 6-9 p.m.  
September 17, 24, 2002  
October 1, 8, 15, 2002*

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## Class Schedule and Topics

Tuesday evenings 6 – 9 p.m.

Light Supper Provided

September 17 **“What is your Money Personality”** - Knowing your money type can help you better understand your feelings and attitudes about money and may ward off future money management difficulties. Is it causing you any problems in your life or with your partner?

**“Strategies for Pooling Paychecks and Managing Money”** - Good communications can prevent arguments. How should bills be paid? How do you divide joint earnings? Separate accounts or joint? Controlling your spending.

September 24 **“Goal Setting”** - How to turn your dreams into reality.

**“Your Financial Action Plan”** - Controlling your finances. Figuring income and outgo. Funneling resources. Freezing debt. Achieving financial freedom.

**“The Right Way to Keep Records”** - Getting your financial house in order is important. A good record keeping system is one that is comprehensive enough to be useful, yet simple enough to encourage regular use.

October 1 **“Insurance – What You Need and What You Don’t”** – Types of risk. Options for dealing with risk. Buying insurance. Health coverage. Disability insurance. Life insurance. Automobile insurance.

**“How to Make Your Life Less Taxing”** – Making the right tax moves could save you money. Review the most tax-costly blunders.

October 8 **“Getting Out of Hock”** – Controlling debt addiction; Work out a simple savings/spending plan; How to get out of debt.

**“How to Deal with In-laws, Extended Family and Other Influential People”** – Consider the money you bring to the marriage, your family’s values and the way they have handled money. The stages of marriage and how those stages influence money decisions.

October 15 **“Savings and Investing”** - Savings (goals, plans, amount, options); Investments (types of investments, retirement savings). Forming strategy. Where to get advice. Advantage of beginning early.

**Couples Required  
Class Size Limited to 15 Couples**

### Registration Form

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Phone: \_\_\_\_\_

**Fee: \$25.00/couple** (Please Enclose)  
Includes a light supper each week and a financial planning binder.

**Mail registration to:**  
University of Idaho  
Cooperative Extension System  
5880 Glenwood Avenue  
Boise, ID 83714

**Location for all classes:**  
Idaho Credit Union League  
2770 Vista Avenue, Boise, ID.  
Free parking adjacent to building

**For more information contact:**  
9 a.m. – 4 p.m. Prudy Barnes 334-4134  
pbarnes@ag.state.id.us  
or  
6 p.m. – 9 p.m. Val Brooks 939-0238

**Registration Deadline:  
September 16, 2002**