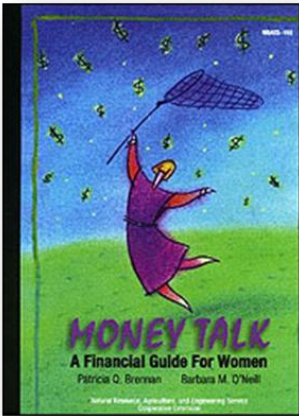


January 2010 Newsletter

Financial Planning for Women

Money Talk: A Financial Guide for Women

Kicking off the New Year with a new program format and workbook! Starting January 2010 through April we will be using the workbook *Money Talk: A Financial Guide for Women* (192 pages; 2009) which teaches women the basics of smart money management. *Money Talk* provides answers to questions like: How



much do I need to save for retirement?; How much insurance should I have?; How and where should I invest my money?; and How do I create a will?

Over 45 worksheets help readers evaluate their personal finances, set goals for financial well-being, and implement a plan to reach those goals.

The book is divided into five sections: Financial Basics; Insurance Basics; Investing Basics; Investing for Retirement; and Planning for Future Life Events. Each section includes lessons about important financial concepts and exercises that allow readers to apply the information. Readers can work

specific concern. Several lessons focus on specific life circumstances, such as widowhood, divorce, marriage, and cohabitation.

What is the cost? Because we do not want to keep anyone away, FPW will make the books available for a suggested donation of \$15 or any amount you can afford. We will pass around an envelope for contributions.

Money Wi\$e Women

Money Wi\$e Women Educational Services is a non-profit organization dedicated to educating and empowering women to live financially healthy. They are offering the **Money Wi\$e Women Get Smart Teleseminar Series** to everyone, free of charge! The teleseminars are hosted by Marcia Brixey, Founder and President of Money Wise Women Educational Services and author of *The Money Therapist: A Woman's Guide to Creating a Healthy Financial Life*. Participants can listen to the live interview or download and listen to interviews at their leisure. To learn more, sign up online at www.moneywisewomengetsmart.com.

Forward this message to a friend! Bring a woman to FPW who has not attended before and receive your choice of a personal finance book as a reward. (See list of books in the email).

Happy New Year!

FPW now has a **blog!**

<http://fpwusu.blogspot.com/>

Find us on **Facebook!**

Become a fan of Financial Planning for Women

Upcoming Events

January 13: *Understand Your Relationship to Money & Test Your Financial Fitness*

February 10: *Credit & Debt: Tips for Smarter Borrowing*

What is Financial Planning for Women?

Financial Planning for Women (FPW) is a monthly educational workshop to encourage women in the community to take more responsibility in planning for their long term financial security. FPW meets the second Wednesday of each month (except December). There are two meeting times: 12:00 – 1:00 p.m. in the USU Taggart Student Center room 335. Bring your lunch. The same program is repeated in the evening 7:00 – 8:30 p.m. at the Family Life Center, 493 North 700 East, Logan (at bottom of Old Main Hill). The longer evening time slot allows for more discussion. Programs are FREE and registration is not required. For further information, call (435) 797-1569 or email jean.lown@usu.edu, or visit the website at <http://www.usu.edu/fpw/>

Power Points from past workshops are also available on the website.

Thanks to all of you who responded to the FPW survey! We will be using the results in planning for the future of FPW.

Congratulations to Catherine Sharpsteen, the winner of the free financial planning session Polaris Financial Planning!

Small Steps to Health & Wealth



Just in time for those New Year's resolutions to improve health and personal finances, join the new online *Small Steps to Health and Wealth*[™] (SSHW) Challenge with "SSHW Worldwide Challenge 2010." This free six-week program, open to anyone who enrolls online, will be held from Sunday, January 17, through Saturday, February 27.

To sign up for the SSHW Challenge, follow the link on the *Small Steps to Health and Wealth*[™] website. Set up a user name and password and download a simple one-page user's guide with instructions about how to proceed. Enroll in the Challenge title "SSHW Worldwide Challenge 2010." Visit the website: <http://njaes.rutgers.edu/sshw/>

Financial Capability Survey

Results from the National Financial Capability Survey, which measures the financial capabilities of American adults, were recently released. The survey reveals details about how people save, borrow, and plan for their financial future. Check out more information at FINRA.

More Resources

[The Savings Game](#) weekly column by Humberto Cruz

[The Wall Street Journal Sunday](#)

[Find a Utah Lawyer Directory](#)

[Consumer Action handbook](#)

[Idaho's Two Cent Tips](#) newsletter. Email the following to subscribe erickson@uidaho.edu

USU eXtension: [Personal Finance](#)

Workshops & Events

"The Nuts and Bolts of Nickels and Dimes":

A financial management workshop on budgeting, saving, and debt management. Costs \$15 per household and scholarships are available. Held the 1st and 3rd Wednesday of the month, 6:45 P.M.-9:00 P.M. at the Family Life Center (493 North 700 East, Logan). To register call 797-7224.

Home Ownership Workshop:

New dates for 2010 to be announced, 8:30 am – 4:30 pm. To register call 797-7224.

Smart Money – Education Series For Teenagers:

For teenagers 14-18 years old and their parents, at the USU Charter Credit Union (198 N. Main, Logan). Held in downstairs conference room (enter at rear of building). Workshops are FREE. To register call 753-4080 Ext 3400 or moneyteacher@usuccu.org.

Financial Counseling:

The USU Family Life Center is the best source, for basic money management and getting out of debt. PowerPay computer debt analysis is offered. Sessions cost \$5 for 1st session. Sliding scale charges based on family size and income for further counseling sessions. Visit the website: <http://www.usu.edu/fchd/html/housing-financial-counseling>

Thursday Night at the Bar:

Volunteer attorneys provide preliminary counseling and general legal information to individuals, held the 2nd Thursday of every month, 5:30 – 7:30 pm at Cache County Courthouse (199 N Main St, Logan).

Jump Start Your Retirement!

Two days of free financial advice from members of the National Association of Personal Financial Advisors sponsored by Kiplinger's magazine. January 22 and January 26, 9 am – 6 pm EST. Call 888-919-2345 or Kiplinger.com/links/jumpstart

Don't Ignore Credit Card Mail!

Due to the new Credit CARD ACT going in effect in February, many card issuers are changing the terms of contracts. Some changes to accounts may require your response. So open the envelopes that look like junk mail. The legalese may be hard to read but call your card issuer and ask for a plain English interpretation.

Acknowledgements

Thanks to the Certified Financial Planner Board Grant for financial support of FPW!