

## Acknowledgments

This program is sponsored by Sugar Creek Lutheran Church

This program will be facilitated by Amanda Kostman, Walworth County University of Wisconsin Extension Family Living Educator.

The curriculum was developed by the University of Illinois Extension.



**SUGAR CREEK**  
Lutheran Church

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**all my**  
**MONEY**  
*change for the better*



A fun and interactive way to learn about family and personal finances!

Designed for individuals and families what would like to be more financially healthy.

Who will benefit from this program?

- Individuals with recent financial changes - like retirement, divorce, death of a spouse, etc.
- Young Adults who would like a good start to independent living.
- Couples that are recently or will be married.
- Families struggling with financial challenges.
- Anyone hoping to improve their financial position.



Where:

Sugar Creek Lutheran Church  
N5690 Cobblestone Rd  
Elkhorn, WI 53121

Time: 6-8:30 pm

Refreshments will be  
provided.

RSVPs are appreciated so we  
have sufficient refreshments  
for everyone. Please contact  
Dawn at 262-728-2222 or  
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## Monday, February 5

Lesson 1: Who Am I with Money?

Understanding what leads people to make different spending choices is an important step in learning how to manage your money.

Lesson 2: Tracking Spending

Tracking expenses is an essential money management skill.

## Monday, February 12

Lesson 3: Saving

To become more financially secure, plan how to save a little money each week or each month. The best place to keep the money depends on how and when you'll use it.

Lesson 4: Spending Plans

Spending plans are never perfect, but using one helps you notice if some expenses are more than expected. Then you can make adjustments in other areas and keep your total spending on track.

Lesson 5: Money Services

Money services, such as checking accounts, prepaid cards, and check cashing stores, help people manage their money, but users need to be aware of fees.

## Monday, February 26

Lesson 6: Choosing Credit

To use credit wisely, weigh the advantages against the costs, both of which can vary widely depending on the loan and the type of lender.

Lesson 7: What Happens If I Don't Pay?

Not paying your bills has consequences. Even when you're late, pay as soon as you can.

Lesson 8: Credit History and Score

Paying bills on time and paying down debt are key strategies to build a good credit history and score.

