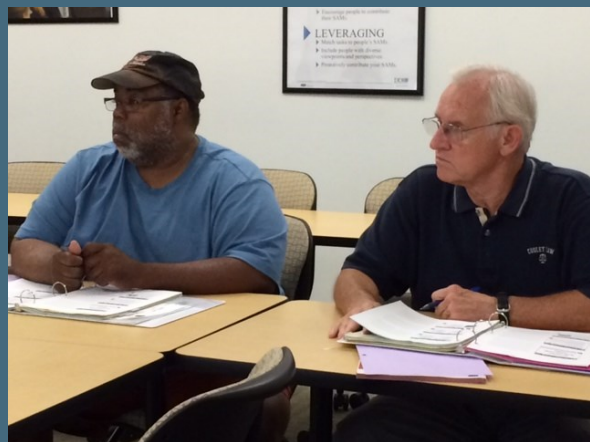


Help is available.

People from all walks of life can benefit from financial education. Regardless of your situation, we are here to help. We have trained financial education volunteers ready to assist you.

Regardless of your schedule or lifestyle, we can provide information in a way that meets your needs. You can receive written materials, talk to us on the phone, meet with us, attend meetings or workshops, or get information from our website. Call us today for more information.



Comments from people we've helped:

"I appreciate the help you gave me in budgeting. I'm paying myself first, if only \$10 every other week. I'm not charging anything and only living on the money that I make. . . It's people like you that **make this world a better place.**" — Client #91-0240

"I truly believe that the program has **turned my financial problems around** . . . It brought me great pleasure working with [my volunteer] . . . Thanks for believing in me." — Client #91-0170

"This time last year we were behind in almost all bills. But today most of all our bills are being paid **ahead or on time.**" — Client #91-0230

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8/14



Karen Lynn Poff, MPA, AFC®
Senior Extension Agent
Family and Consumer Sciences
(540) 635-4549 • kpoff@vt.edu

VCE-Warren County

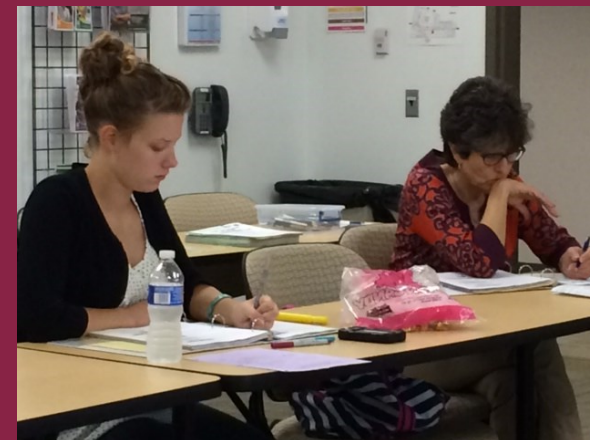
220 North Commerce Avenue, Suite 500
Front Royal, VA 22630

Serving the Northern Shenandoah Valley Counties of:
Clarke (540) 955-5164, Frederick (540) 665-5699, Page (540) 778-5794,
Shenandoah (540) 459-6140, and Warren (540) 635-4549.

<http://tinyurl.com/nsvfinancialeducation>
[facebook.com/nsvfinancialeducation](https://www.facebook.com/nsvfinancialeducation)

Northern Shenandoah Valley

Financial Education Program



How We Can Help

*"Strengthening Families
Through Financial Education"*

<http://tinyurl.com/nsvfinancialeducation>



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10 Warning Signs

1)	Pay only the minimum amount on credit card balances.
2)	Each month's credit card balance seems higher.
3)	Miss payments or pay bills late.
4)	Frequently use checking account overdraft privileges.
5)	Use credit or savings to pay routine bills.
6)	Receive letters from creditors.
7)	Not talking to spouse about money or only talking about money.
8)	Depend on overtime pay, bonuses, or moonlighting to cover regular expenses.
9)	Deplete savings or have no savings cushion.
10)	Take out new loans to pay old ones.

If you're encountering more than one or two of these warning signs, chances are you would benefit from financial mentoring support.

We provide financial education and confidential mentoring through trained volunteers.

We cannot provide money or cash assistance, legal or marital advice, or investment services.

Don't wait! Act now!

Please consider contacting us today.

If you are a person with a disability and desire any assistive devices, services, or other accommodations to participate in this program, please contact Karen Poff by calling (540) 635-4549 to discuss accommodations at least five days in advance.

*TDD number (800) 828-1120.



How to get help.

Step 1 — Call your local Extension office and ask for Karen Poff or Trevor Hamman:

Clarke 540/955-5164 **Frederick** 540/665-5699
Page 540/778-5794 **Shenandoah** 540/459-6140
Warren 540/635-4549

If we are not in the office, we will call you back. You can also e-mail Karen at kpoff@vt.edu. Please include your phone number in the e-mail.

Step 2 — A staff member or volunteer will talk with you about how we can help you. We may provide written information, referrals to community resources, financial classes, or mentoring depending on your needs and interests.

What is the Financial Education Program?

The program's mission is to promote self-sufficiency by strengthening personal finances through education. People who understand financial management well are better able to avoid financial problems, live within their means, maintain stable housing, and provide for themselves through retirement.

Some of the Ways We Can Help:

*Managing Your Money Series**

⇒ This group series helps participants take control of their personal finances. Topics for the six-lesson series include personal finances, understanding credit, developing a spending and savings plan, traditional and non-traditional banking, insurance and recordkeeping, and steps to get out of debt.

Financial Mentoring

⇒ Mentoring provides participants the opportunity to meet individually with a volunteer over several sessions to learn how to manage money more effectively.

*Post-filing Bankruptcy Education Workshop**

⇒ A personal financial management class designed to help those having already filed for bankruptcy to get back on their feet through financial literacy and bankruptcy education. (Meets requirements of the bankruptcy code.)

Speaker's Bureau

⇒ Our Speaker's Bureau provides one-time workshops for community groups on a variety of financial topics.

Reality Store/Real Money, Real World/Kid's Marketplace

⇒ These one-day in-school youth financial education programs simulate financial decisions that adults make every day in order to provide for themselves and their families.

Virginia LifeSmarts

⇒ A quiz bowl competition which tests the knowledge of high school students on important consumer information in an entertaining way.

* There is a nominal fee for these programs.