

Help Is Available

People from all walks of life can benefit from financial education. 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.



Testimonials:

~ “This program has helped me understand how to deal with my debt and how to work towards lowering it. It has opened my eyes to how I should be viewing money.”

~ “Before the class I thought I was very good at budgeting and saving money. This class still taught me a lot and help me be even better with handling my money.”

~ “I feel as though I will be able to retire and be comfortable in my finances.”

~ “Financial management is important so it was good for me and my partner to get on the same page about how to plan our spending and debt.”

SPONSORS

Wells Fargo
Farmers & Merchants Bank
MidAtlantic Farm Credit
Raffa, P.C.
Shenandoah Community Foundation
First Bank



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

VCE-Warren County

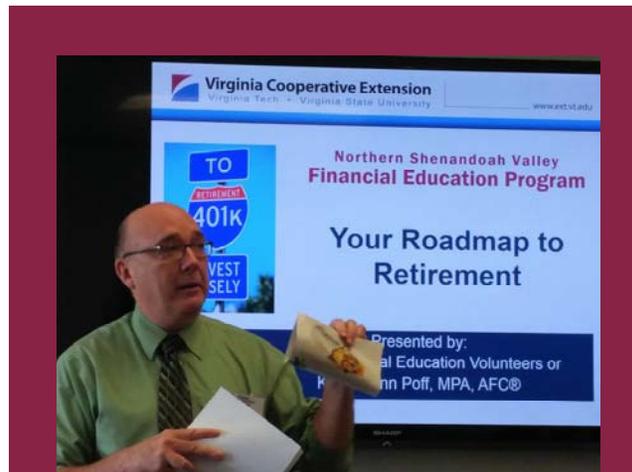
220 North Commerce Avenue, Suite 500
Front Royal, VA 22630

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://warren.ext.vt.edu/programs/nsvfep.html>
[facebook.com/nsvfinancialeducation](https://www.facebook.com/nsvfinancialeducation)
www.linkedin.com/in/karelynnpoff

Northern Shenandoah Valley

Financial Education Program



How We Can Help

*“Strengthening Families
Through Financial Education”*

Tell us when and where you can attend classes:

<https://tinyurl.com/MYMClassSurvey>



Virginia Tech • Virginia State University

Virginia Cooperative Extension programs and employment are open to all, regardless of age, color, disability, gender, gender identity, gender expression, national origin, political affiliation, race, religion, sexual orientation, genetic information, veteran status, or any other basis protected by law. An equal opportunity/affirmative action employer.

10 Warning Signs of Financial Trouble	
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/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 side jobs 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 learning more about our programs.

We can provide financial education and follow-up 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.



Three Ways to Get Help:

1. E-mail Karen Poff at kpoff@vt.edu. Please include your question, phone number, and town or county in the message.
2. Call your local office of VCE:
Clarke 540/955-5164 **Frederick** 540/665-5699
Page 540/778-5794 **Shenandoah** 540/459-6140
Warren 540/635-4549

The local office staff will take a message and e-mail Karen with your contact information.

3. Let us know when and where you can take Managing Your Money classes by filling out the survey at this link:

<https://tinyurl.com/MYMClassSurvey>

What is the Financial Education Program?

Our mission is to promote self-sufficiency by strengthening personal finances through education. People who can manage their money well are better able to avoid financial problems, live within their means, maintain stable housing, and provide for themselves through retirement.

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

⇒ Participants meet individually with a volunteer over several sessions for help in applying the information from class to their personal financial situations. Only available for those who have completed the Managing Your Money Series.

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

⇒ We provide one-time workshops for community groups on a variety of financial topics including money management, consumer issues, retirement, and more...

Reality Store/Real Money, Real World/ Kid's Marketplace (11th, 8th, and 3rd Grades)

⇒ These one-day in-school youth financial education programs enable students to experience the 'real world' financial decisions that adults make on a daily basis.

* There is a nominal fee for these programs.