

WARNING:
*Financial Literacy can be
life changing!*

Tired of living paycheck-to-paycheck?

Ready to make a change?

Not sure how to start or where to turn?

Northwoods Saves:

- Non-profit
- Trustworthy
- Unbiased

Since 2002, Northwoods Saves' mission has been to promote community-based savings and family financial education programs in northern Wisconsin.

Northwoods Saves, a non-profit, is an affiliate organization of America Saves, the national, social marketing campaign of the Consumer Federation of America. We empower consumers through financial education via Workshops, counseling, and:

• **Social Media:**



- **Radio:** 93.7 Coyote FM, Wednesdays at 9:15am.
- **Local banks & credit unions:** America Saves Weeks savings campaign every February in partnership with local banks and credit unions.

Revised May 2013



Our mission is to improve the economic stability of individuals, groups, organizations and local communities by promoting the importance of saving and developing greater financial security

Northwoods Saves vision statement:
"To forever change the way people think about money so they can save and spend with intent, bring stability to their financial present, and hope to their financial future."

Like Saving Money?

*You're about to discover
the Money Tree!*



Download the free Northwoods Saves app or toolbar to save money to get instant access to **current discounts** and **coupon codes** *without having to leave your web page* which saves time & money! You'll support, Northwoods Saves, a local non-profit organization, **at no cost to you.**

- Every time you shop on-line, a percentage will be donated to Northwoods Saves
- Every time you browse on-line, about a penny is donated to Northwoods Saves.

Save money while raising funds. Help yourself to savings by downloading the toolbar or app today. It's fast. It's easy. Best of all, you'll be saving while helping Northwoods Saves to continue helping others.

<http://www.goodsearch.com/toolbar/northwoods-saves>

Northwoods Saves

Non-profit affiliate of
America Saves

**Building wealth
through
financial literacy**

**Steps to
Financial
Success**



Northwoods Saves

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“Pay Yourself First” & Maximize Your Money with Spending Plans
(recommended pre-requisite to all other courses)

Tired of living paycheck to paycheck? Need help finding money to save? Covers: goals, identifying negative spending patterns, changing the way we view money and creating a customized budget

Do-It-Yourself Debt Reduction Feeling stressed and burdened? Not sure where to turn or who you can trust? Covers: protecting yourself from predatory lenders, understanding causes of debt, calculating debt-to-income ratios, reducing expenses, and combining two debt repayment strategies for faster results.



Teaching Your Kids About Money

Reinforce math skills and develop character traits while imparting a financial legacy that will impact the rest of their lives. Covers: chores, life-skills, earning opportunities, shopping, saving, & more.

30 Habits of Millionaires

You hear stories about “the Millionaire Next Door”. How *do* they amass such wealth? What makes them different? Where do they shop? What are their secrets? Covers: Earning, spending, saving, and learning the millionaire way. Includes self-assessment “Do you have what it takes to be rich?” Take this eye-opening course and find out!



Saving & Investing Basics

Where can I find funds to invest? Should I save for college or retirement first? Covers: effective asset accumulation, saving for college & retirement, high-risk v low-risk investments, short-term vs. long-term savings vehicles, 10 easy portfolio strategies that work., mutual fund primer, choosing a professional advisor and more.



Weathering a Financial Storm

Unemployed? Retirement funds plummeted? Upside-down on your mortgage? Covers: making ends meet, generating supplemental streams of income, and more strategies.



Financial Seminars: your building blocks to FINANCIAL SUCCESS! Call for rates

Successful Home-buying

Should I rent or buy? Am I ready to buy a home? How will my credit score impact my loan? Covers: Determining your debt-to-income ratio, accessing your credit report, qualifying for a mortgage, getting the best loan, and avoiding predatory lenders, basic real estate terms and forms, selecting your team, laws and your rights, the purchase process, protecting your home, spending plans, long-term planning, maintenance, which renovations provide the best ROI, tax planning, and preventing foreclosure. Warning! This knowledge may result in *saving thousands of dollars*. Available as a class or one-on-one counseling. Fee includes manual. Fee: **\$279 (check with your lender; this may, with some loan products, be included with your closing costs).**



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Northwoods Saves Governing Board:

- Mike Boyd
- Erica Brewster
- Shelly Cole
- Jeremy McCone
- Bryan Seidl
- Cheri Wilson

Money Management Basics for Young Adults

Covers: Shopping for an apartment, car buying strategies, understanding credit, shopping for the best credit card, deciding if debit or credit cards are best for your money style, living within your means, and saving and investing basics.

Understanding, Improving, & Repairing Credit

Can I build credit without a credit card? Which card is better: credit or debit? How do I access my credit report for free? Covers: fundamentals of borrowing via credit, shopping for cards, understanding fees and terms, costs of credit, strategies to avoid paying fees, responsible credit card use, your credit report and score, the 4 Cs, and 3 key steps to improve credit. Includes sample letters with laws cited for effective results.

“Why Spend More?” Classes:

- Saving on Groceries, Meals, & Gardening
- Saving on Clothing, Accessories, & Toiletries
- Saving on Insurance, Medical Expenses, and transportation
- Saving to Invest
- Saving on Housing, Appliances, Decorating, Repairs & Cleaning
- Saving on Utilities and Waste
- Saving on Travel
- Saving on Entertainment, Dining, & Recreation, and Gifts

Planning for Retirement

Will you have enough? Which savings tools are best? How do Traditional or ROTH IRAs compare? Covers: avoiding most common retirement mistakes, strategies to minimize risks, determining your needs, understanding your investment options, withdrawing funds, and more. The top two barriers to retirement planning are procrastination and confusion on how to get started. Remove the barriers: sign up for this class today!



Preventing ID Theft, Scams & “Rip-offs”

ID Theft is the fastest growing crime and no one is immune, even those in the Northwoods. Covers: identifying and reporting phone, mail, internet, banking or credit card fraud, and DIY strategies to protect yourself and loved ones.

