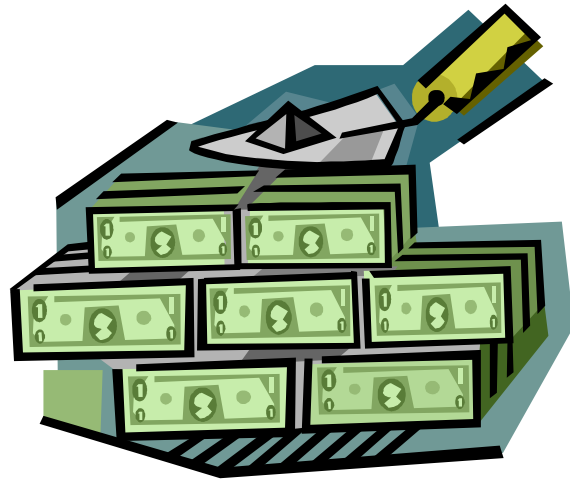




BUILDING YOUR FINANCIAL FUTURE



A Personal Financial Management Program



Meets Bankruptcy Education Requirements

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Family & Consumer Sciences
2800 NE 39 Avenue
Gainesville, FL 32609

STAMP

Consumer debt is a major problem for many families. They have more debt than they can pay. Savings are at an all time low and personal bankruptcy is at an all time high. Financial literacy is a problem nationwide for both adults and young people.

Building Your Financial Future is a financial management program for adults of all ages. It is designed to provide information which will help participants learn to better manage their available resources.

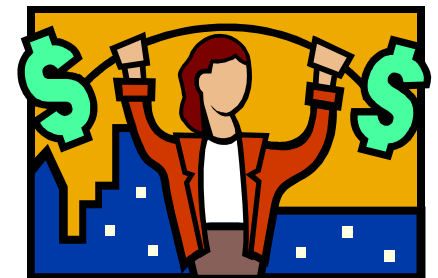


What will You learn?

You will learn 4 basic concepts that will enable you to handle your financial resources responsibly and build a financially secure future.



- **Use Credit Responsibly**
Learn forms and costs of credit and how to control and use it wisely.
- **Rights and Responsibilities**
Learn about consumer fraud, consumer rights, laws and responsibilities, and reliable, nonprofit sources of consumer information.
- **Develop your budget**
You will develop a plan based on your situation, resources and goals, that will enable you to maintain an acceptable quality of life.
- **Money Management Skills**
Learn decision making skills, evaluate wants and needs, keep records and handle emergencies.



How Much Will it Cost?

- A fee of \$10.00 is charged for the course to pay for educational materials and supplies.
- None of this amount is used for salaries. The provider, nor anyone else, pays or receives fees or other considerations for the referral of participants to the provider.



No one will be turned away because of inability to pay.

They may request a:

- reduced fee, or
- fee exemption

Our objective is to teach program participants to manage their resources wisely, enabling them to build a financially secure future.

How will this program help me to avoid future financial crisis?

- You will learn skills that will help you better manage your financial resources.
- You will learn where and how to seek the information you need to resolve financial problems.
- The program has been approved to issue certificates evidencing completion of a personal financial management instructional course in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of the providers services.
- You will receive a certificate of completion when you have finished this course.

Instructor:

Dr. Williams is a qualified professional with over 20 years of experience as a faculty member of the University of Florida and holds a certificate in financial planning.

When & Where?

Programs are available throughout Florida. In Alachua County, they are held monthly at the Alachua County Extension Office, 2800 NE 39th Avenue, Gainesville.



Note: The provider, nor anyone else, pays or receives fees or other considerations for the referral of debtor students (or participants) to the provider.

2009 Class Schedule

Classes offered on the following dates:

June 11
1:00 pm - 5:00 pm

August 13
1:00 pm - 5:00 pm

September 22
1:00 pm - 5:00 pm

October 14
1:00 pm - 5:00 pm

November 18
1:00 pm - 5:00 pm

December 10
1:00 pm - 5:00 pm

Alachua County Extension Office
2800 NE 39 Avenue
Gainesville, FL 32609

Please call to register at:
(352)955-2402

For additional information, contact:
Brenda Williams at
bjcw@ufl.edu

All Extension Programs and Services are open to all without regard to race, color, age, sex, religion, national origin or handicap. For persons requiring special accommodations, please contact the Family and Consumer Sciences Office/Brenda Williams at (352)955-2402 (voice) or TDD/TYY (352)955-2406 or at the Alachua County Extension Service, ATTN: Family & Consumer Sciences, 2800 NE 39 Avenue, Gainesville, FL 32609. Please contact the Extension Office at least five working days prior to the program so that proper consideration may be given to the request. Upon request, for persons with print-related disabilities, this document is available in alternate format.



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YES — I want to register for the *Building Your Financial Future* class.

Name: _____

Address: _____

Zip _____

Telephone: _____

Email: _____

Date of class: _____

I want to register but need information: _____

I am a U.S. Department of Justice Debtor participant: _____