

Making Money Count

Description

Do you find it challenging to make ends meet or reach your financial goals? Making Money Count can help you take a look at your current financial situation and sharpen skills to make the most of the money you have available.

Making Money Count programs focus on strategies and techniques for using your money and other resources more effectively. Topics discussed include such things as making decisions, communicating about money, developing and using a spending plan, credit, consumer skills, contracts, record keeping, taxes, banking services, insurance and/or saving and investing.

Highlights:



“Helping me to learn how to budget and giving me the tools to save. Helping me realize how important written goals are.”

“Learning how to make and visualize goals and also learning how to incorporate these goals into my budget.”

Information



techniques to use resources more effectively



lectures, activities and group discussions



to improve your financial well-being



Techniques to use your money and other resources more effectively.

Small Steps to Health & Wealth

Description

The Small Steps to Health and Wealth program motivates participants to improve both their health and their finances. Participants are encouraged to set a health goal and/or wealth goal, then take action to achieve their goals by identifying small progress steps. Participants discuss 20 similarities between health and personal finance issues and learn 10 suggested behavior change strategies that can be applied to either area of life. The impact of health on finances and finances on health is also explored. The program concludes with a discussion of seven key health and wealth success factors: attitude, automation, awareness/knowledge, control, environment, goals, and time. Participants are encouraged to share their successes. The program includes a PowerPoint presentation, a Wellness Wheel handout, and a Small Steps to Health and Wealth Planning Worksheet.



Information



strategies to better your health and finances



group discussion, PowerPoint, handouts and worksheets



to motivate you to improve your health and finances



Set a health or wealth goal and achieve it through small steps.

When Creditors are Predators

Description

When Creditors are Predators informs consumers about the signs and effects of predatory lending practices and the difficulties of living in poverty. Predatory lending is the practice of charging excessive fees for loans that are not in a borrower's best interest, sometimes through targeted, aggressive sales tactics, unscrupulous claims, or failure to disclose all terms. When Creditors are Predators program instructors teach participants, including family heads and social workers, how to make wise decisions regarding their lending choices, while motivating participants to alert their communities to predatory lending practices.



Information



the signs and effects of predatory lending



workshop and group discussion



to make wise decisions regarding lending choices



Learn the signs of predatory lending and the difficulties of living in poverty.

MoTax Initiative/VITA

Description

This program offers a gateway to financial education through taxpayer assistance. MoTax offers preparation of federal and state tax returns to low-income families and uses this opportunity to emphasize the importance of financial planning management. MoTax is supported by University of Missouri Extension along with federal and local partners. Volunteer Income Tax Assistance (VITA) volunteers provide free tax assistance to low income, disabled, homebound and English as a second language taxpayers. Some VITA sites provide assistance only to those taxpayers who are eligible for the Earned Income Tax Credit.



Testimonials:

“This is a wonderful program and I know I can trust you.”

“I’m getting new glasses this year with my money. I haven’t had new ones for over 10 years because I couldn’t afford them.”

“Yea! Now I can buy a new hot water heater. I haven’t had one for several months. Been heating water on the stove.”

Information



information about taxes and financial planning



one-on-one consultations



to file taxes properly and better plan financially

MoTax
Missouri Taxpayer Education

Federal and state tax return preparation for low-income families.

Estate Planning

Description

The Estate Planning curriculum helps Missourians understand the need for an estate plan and presents the fundamentals of creating one. Topics covered by Estate Planning include wills, trusts, gifting, power of attorney, nontitled property, no probate transfer tools, and health care directives. The curriculum also stresses the importance of starting the process of estate planning and offers strategies for reducing family conflict.

Testimonial:



“I want to be thoughtful and as fair as possible. Also to not make the will about me. Think of my family’s wants and needs and be more mindful of their feelings a little more.”

Information



fundamentals of an estate plan



workshops and group discussions



to create an estate plan and reduce family conflict

Understand the need for an estate plan & provide the fundamentals to prepare one.

High School Financial Planning

Description

The innovative High School Financial Planning program uses contemporary materials to teach the basics of personal finance to young people while they are developing habits and attitudes about money that will influence them for the rest of their lives. The program's philosophy is that learning about money is as important as earning it and that effective money management results from disciplined behavior, which is most easily mastered if learned early in life. This practical and objective program is available at no cost to all high schools throughout the country. The program is most often taught as a one day workshop for teachers, to help them teach personal finance in their classrooms.



Information



gives ways to teach high schools about finances



a workshop with contemporary materials



to help high schools learn how to make wise financial choices

Use contemporary materials to teach the basics of personal finance to young people.