



# Financial Fitness



Our goal is to help clients gain control over their financial situations. We offer a 4 hour class that will give participants the knowledge they need to succeed in their personal finances, one-on-one counseling, and we will work with them to help establish a bank account.

## The 4 hour financial fitness course will teach participants how to:

- Create and stick to a budget
- Track their spending
- Recognize spending leaks
- Reduce expenses
- Save for periodic expenses
- Establish an emergency fund
- Read a credit report
- Improve your credit score
- Make a debt reduction plan
- Identify credit scams
- Work with banks & credit unions
- Read bank statements
- Keep an accurate and balanced checkbook

Once the class is completed, participants will have the option to continue working with the 6 month program. They will meet individually to work on a monthly budget, savings goals, repairing credit, and getting set up with a savings account. Once an account is established, the Financial Fitness program at Tri-CAP will deposit \$25 into the account. If the client continues to meet with a counselor for the 6 months, and shows a series of savings, another \$25 will be added to the account at the end of the program. Participants can meet with the counselor as often as they like, but it has to be at least once a month—either in person or by phone.

For more information, or to sign up, please contact:

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