

If you would like to participate in the HWW Program by receiving 12 issues of the financial education newsletter in the mail or in peer team sessions, please complete the registration form on the reverse side and mail to this address:

**Dr. Bobbie Shaffett**

*HWW Newsletter Series*

School of Human Sciences

Box 9745

Mississippi State, MS 39762



Improve financial **health**  
Increase **wealth** and  
Make **wise** consumer choices

*For more information,  
contact your county  
Extension Service office.*



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**M1546**

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**FINANCIAL  
EDUCATION  
PROGRAM**

Improve financial **health**  
Increase **wealth** and  
Make **wise** consumer choices

## WHAT IS THIS PROGRAM?

### The **HEALTHY, WEALTHY, & WISE**


Program motivates adults to improve financial health and increase wealth by reducing debt, increasing savings, and gaining confidence in making wise financial decisions.

## HOW CAN I GET INVOLVED?

Here are three ways to participate:

1. Form a small group or team of your peers who want to learn together and encourage each other to increase financial health and wealth by addressing 12 important financial issues.
2. Learn on your own by signing up to receive 12 **HEALTHY, WEALTHY, & WISE** newsletter issues through the mail.
3. Invite a financial educator from the Mississippi State University Extension Service to do a program for a group in your workplace or community.

## WHY GET INVOLVED?



Stop worrying about your financial future, and have fun by practicing simple exercises to shape up your spending and make the most of your money.

## WHAT WILL YOU LEARN?

### Issue 1: Health & Wealth

*Do a financial checkup and measure wealth.*

### Issue 2: Finding Extra Income

*Identify resources to make ends meet.*

### Issue 3: Budgeting

*Balance income and expenses.*

### Issue 4: Saving

*Save for a secure financial future.*

### Issue 5: SMART Goals

*Get what you need now and later.*

### Issue 6: Establishing Credit

*Get good credit histories and scores.*

### Issue 7: Using Credit Wisely

*Compare credit costs and options.*

### Issue 8: Solving Debt Problems

*Make a plan for paying off debts.*

### Issue 9: Insurance

*Learn risk management to protect wealth.*

### Issue 10: Investing

*Increase wealth with wise choices.*

### Issue 11: Consumer Skills

*An informed consumer is a protected consumer.*

### Issue 12: Very Important Papers (VIP)

*Learn about financial files for simple household recordkeeping.*

## SIGN-UP FORM

### *Check all that apply:*

- I would like to attend a series of financial education sessions in my area.
- I would like to lead a small team/group of 3 to 10 in my community or workplace.
- I am not interested in attending group sessions. Please send newsletters to my mailing address below.

\_\_\_Mr. \_\_\_Ms.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Zip \_\_\_\_\_

Day Phone \_\_\_\_\_

Evening Phone \_\_\_\_\_

Email \_\_\_\_\_

*How did you learn about the HWW program?*