

What to expect?

Initially, a discussion and budget will be created to determine and understand exactly where your money is going. Referrals may be made to help alleviate specific hardships, like extensive credit card debt, major home repairs, etc. It's important to secure the here and now in order to move forward.

We will follow your spending and begin to categorize and track your money as well as talk about future goals and how to reach them.

We'll start shifting money in between categories and begin to pay close attention to damaging areas.

Once you are comfortable and committed to achieving your goals, meetings will be made on an as needed basis.

Topics that will be covered include:

- Your relationship with money
- Credit and debt basics
- Personal savings/spending plans
- Saving and investing basics

“Until and unless
BEHAVIOR changes, NOTHING
changes.”

~ Reeta Wolfsohn

Why do we need to be financially empowered?

As the need rises for social supports, availability becomes limited. The truth is, money is getting tighter and harder to budget for everyone. It becomes a personal problem when the support we unexpectedly need is no longer available. Because of this, more and more of us are left without means to take care of basic needs or a safety net to be prepared for the “what if’s” in life.

“If you believe you can accomplish everything by “cramming” at the eleventh hour, by all means, don’t lift a finger now. But you may think twice about beginning to build your ark once it has already started raining.”

~Max Brooks, The Zombie Survival Guide

MISSION STATEMENT

Working with people in need to promote a higher quality of life in our community.

VISION STATEMENT

A community where people are empowered to live safely without economic barriers.



Financial Empowerment (FEP)



Contact Us

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Find us on
Facebook

Interested in FEP? (Please Print & Return to address on front of brochure)

**What is
Financial Empowerment
(FEP)?**

Does money give you anxiety?

Do you stress about paying bills?

Are you looking for
financial/budgeting skills?

Lewis County Opportunities' Financial Empowerment is specially crafted to encourage, inspire, bring awareness and solutions to financial hardships.

Financial Empowerment

Financial Empowerment is designed to change your relationship with money. It brings awareness and understanding that money is a symptom, not the problem.

FEP provides on-going education, validation, guidance, compassion, understanding, tools and skills. Taking control of your money and regaining control of your life will help you reach your goals and achieve long term financial improvements.

Name: _____
Contact Phone: _____
Mailing Address: _____

Date: _____
Email: _____
911 Address: _____

Please circle your answers:

1. Do you wish to improve? Individual budget Household budget
2. Is your income? Consistent (weekly, monthly) Non-Consistent (seasonal, commissions)
3. How would you describe your current financial position?
 - *Daily Debt*– Behind on more than one bill/payment.
 - *Maintaining but without saving*– All bills are up to date but can't seem to get ahead.
 - *Saving on a regular basis*– Bills are paid and savings is growing.
4. How would you describe your relationship with money?
 - Hopeless– overwhelmed by debt or lack of resources-vulnerable
 - Pessimistic– believing that lack of job, economy, financial circumstances prevent improvement
 - Tolerable– getting by
 - Optimistic– bills are current, building saving habits

5. What is the desired outcome of participating in FEP? _____

Here at Opportunities, we have a computer program specifically created to establish a personal savings and spending plan that you can create at our office and take with you. Want to save for a trip by a specific date? Do you have expenses that never quite make the budget line? Having financial clarity is a quick and easy way of finding ways to keep cash in your pocket. This is the ticket to KNOWING YOUR MONEY and beginning a successful financial future.