ARE YOU FINANCIALLY READY FOR 2016?

**Look back at 2015.** The best place to start a new plan is by revisiting the previous plan. What are the things you did right? Where did you go wrong? Are there things that you could improve? Look at each component of your budget such as entertainment, food & shopping. Evaluate the significant cost elements from this year and see where you can make changes such as cutting back on cable & phone plans, refinancing your home or any other significant costs.

**Build your 2016 budget.** Evaluate all your income sources before you start building your budget. Look at your expenses in as much detail as possible. This is the most important step of your financial planning, so make sure you spend enough time figuring each and every expense.

**Set clear financial goals.** A financial goal helps you focus your finances on what is most crucial. Make sure that the goals you set are SMART.

**Have a clear plan of attack.** Once you have a budget, a financial goal, and a clear picture of your previous year’s finances, then it is time to determine your saving strategies.

A proper plan and a strategy is what you need to secure your finances for the New Year. And it’s best to start as early as possible to ensure that you achieve your 2016 financial goals.

**Wishing you a happy holiday season!**

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**PSU Family Eligibility**

Families enrolled in the program share these characteristics:
- Marathon County residents
- Income at or below 200% of the Federal Poverty Guideline
- Dependent child in the home
- One or more adults currently employed, in W-2 program or attending school

**Participants Commit To:**
- One year participation
- Attend financial literacy courses
- Meet with program coordinator on a regular basis, minimum of once per month
- Being motivated to make a change, learn new skills and money management strategies
- Attend financial education events

**Families Achieve Financial Stability Through:**
- Repairing their credit
- Tracking their spending
- Use of community resources
- Developing LIFE skills in budgeting, banking, credit and the importance of saving
- Attending financial education events

**For more information please contact**

Connie Umstead
Program Coordinator
608-519-8067
cumstead@cclse.org
‘Tis the season to prepare meals with all the trimmings. Since traditional holiday meals don’t come cheap, it’s likely you’ll need to be tightening your belt as everyone else is loosening theirs.

Make it a potluck. The easiest way to keep costs down is to cook less food. Turn your holiday dinner into a potluck and assign each guest a dish to bring. Keep the main course for yourself to cook, and then divvy up the sides and desserts. Make sure you have all the bases covered, from mashed potatoes to pumpkin pie. For added fun, ask your guests to bring copies of their dish’s recipe to share.

Choose your meals wisely. Take inventory of the ingredients you already have in your kitchen, and try to plan your meals around that. This will majorly cut down on food expenses when you go shopping for your meals. Also avoid recipes with a long list of ingredients, and instead opt for a simpler dish.

Minimize your meat dishes. Meat will likely be the most expensive ingredient in any meal. Cut down on meat dishes and you’ll save a bundle. Proteins like beans offer a filling alternative at a lower cost, and there are plenty of inexpensive side dishes that your guests will gobble up!

Buy in bulk. As long as it makes sense, buy in bulk to save money. Things like paper towels, canned goods, and frozen items offer a long shelf life, so it’s great to take advantage of a good sale. However, be careful not to be lured in by a good sale on something you don’t need. And definitely never buy perishables in a larger quantity than you need.

Hunt for coupons. Coupons are any shopper’s Number One savings asset. It’s the easy way to get your hands on name brand coupons, and they even offer recipes that could come in handy this holiday season.

Eat your leftovers. This one might seem obvious, until it’s the fifth straight night of turkey and you’d rather just order a pizza. Look for recipes and ideas to keep your leftovers interesting and appetizing. Freeze what you can, so you can give yourself a break and also have ready-made meals on hand. For leftovers you are going to eat right away, package them in meal-sized portions. Tip: While you shouldn’t re-freeze turkey that’s already been frozen, a fresh bird’s leftovers can safely be frozen. Ham can be frozen for up to two weeks.

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**Christmas Community Meals**

The Salvation Army Winter Meal: 202 Callon St, Wausau Friday, Dec. 18, 11:30am-12:15pm.


Christmas Dinner at the Eagles Club: 1703 S 3rd Ave, Wausau; meal provided by Mount View Mobil and Bob’s Catering Saturday, Jan. 2, 11:00am-1:00pm. Delivery available: call Dec. 28-Jan. 1: 715-845-1149.

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**Wishing everyone a HAPPY and SAFE Holiday Season**

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**Catholic Charities Wausau Holiday Hours**

The office will be closed December 24th and reopening January 4th, 2016