MARK YOUR CALENDAR FOR THE 9TH ANNUAL WAUSAU FINANCIAL WELLNESS CONFERENCE

Who: Individuals interested in improving their financial literacy

What: Informational sessions tailored to each individual’s interests in fiscal wellness

Where: John Muir Middle School, 1400 West Stewart Avenue in Wausau

When: Saturday, February 13th at 8:30AM-1:30PM

Why: To increase financial literacy skills for the residents of Marathon County!

All PSU families are strongly recommended to attend, please see enclosed brochure for signup instructions.

New Year – New Financial You! Here’s three tips to organizing your files in 2016

One: Take Inventory of All Documents…Create a master list of financial records to serve as a reference guide including bank loans, medical bills, titles and taxes.

Two: Create a Filing System by Year and Type…Construct folders for documents organized by year. It is beneficial to back these folders up on another hard drive or in the Cloud.

Three: Keep it Current…Be sure to go through and discard unneeded files, replace old copies with new one, etc.

Be sure to make a filing system that works best for you!

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
2016 Income Tax Preparation Assistance is offered for Marathon County Residents

Call 715-261-6104 to schedule an in-person, by appointment with VITA at UWMC (625 Stewart Avenue Center for Civic Engagement) beginning February 2nd through April 12th

Remember to bring the following to your tax appointment:

- Social Security card or ITIN number for all family members
- Driver's license/photo ID
- Last year's tax return and attachments
- Expense records such as medical, educational and childcare
- Copies of all 1095 forms or other proof of insurance
- Copies of all W-2 and 1099 forms, all other tax documents
- Copy of real estate tax bill or original rent certificate
- Direct deposit bank account information for depositing refund (optional)

What’s your spending personality?
It’s important to know what type of spender you are so you can look at your spending habits with that in mind.

- **Impulse Spenders:** People who buy items without planning their purchase and often buy things they don’t need.
- **Passive Spenders:** These individuals don’t like to shop and usually buy items without comparing prices or asking questions.
- **Avoidance Spenders:** People who shop to avoid/escape dealing with the stresses of daily life.
- **Therapeutic Spenders:** In direct contrast to avoidance spenders, these individuals shop to cure what ails them. In this case, spending is the solution, not the escape.
- **Fanatical Spenders:** They are so busy looking for bargains that they may not realize all the time and energy that they’ve spent outweighs the bargain itself.
- **Esteem Spenders:** People shop for things that they think will impress others, thus boosting their image and esteem.
- **Recreational Spenders:** These individuals shop to kill time.
- **Utilitarian Spenders:** These individuals shop only to fulfill their needs, not wants.

For more information on your spending personality, visit [http://talkingcents.consumercredit.com/2016/01/19/tuesday-tip-know-your-spending-personality/](http://talkingcents.consumercredit.com/2016/01/19/tuesday-tip-know-your-spending-personality/)