Why It’s Important to Celebrate Even the Smallest Financial Successes

If you are working hard to get your financial health in shape, you know it can sometimes be exhausting and limiting.

Make A Plan

The first step in reaching a milestone is setting one. To help put your financial situation into a timeline or framework it can be a good idea to think of some savings, spending, and repayment goals and write them down. We are often more likely to achieve success if we have recognized and recorded what that means to us. From small to big, you can set a range of measurable, attainable objectives and create strategies to reach them,

Everyone has a different desire in life, so no one can define your success for you you have to do it for yourself.

Tuesday October 6th and Wednesday October 21st

Stretch Your Food Dollar – Cook Once, Eat Twice

Learn specific food preparation tips that can help you make better tasting and healthier meals while saving money at the same time! There will be a demonstration on a “Cook Once, Eat Twice” meal using a crock pot. At the end of the class, all participants will receive a bag of groceries to make the same meal at home.

This event is held at 2:30PM on 10/6 and 10/21 at Catholic Charities (540 S 3rd Avenue Wausau, WI 54401)

Attendance is strongly encouraged for all PSU clients!

Please RSVP to 715-849-3311.

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

PSU 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

PSU 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

Contact Us

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Below are a few Fall activities that you can try this season without busting your budget…

- **Plan a treasure hunt in a park** – Print out a map of the park on ivory paper and put a treasure map on it! It’s guaranteed to be a lot of fun for parents planning it and for the kids on hunting for the treasure.

- **Enjoy the outdoors** – Take a hike or explore local creeks. Bring home a collectible like a rock or a pine cone and paint it as a keepsake.

- **Sneak in a camping trip while the nice weather lasts** – This is one activity that is most enjoyable for your family and is rather inexpensive.

- **Pick your own fruits** – As the apple orchards & the berry trees are starting to bear fruit, it gives you and your family an inexpensive way to enjoy the cooler fall days.

- **Visit a pumpkin patch** – Visit a local pumpkin patch and pick your own for this season carving! While you are there you may be able to visit a petting zoo or even a corn maze.

- **Start on a DIY project to make this year’s Halloween costumes** – This may be a good time for you to ask your kids what they want to be this Halloween. Maybe you can make it a fun project with them to make their own costumes.

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**CALENDAR OF EVENTS**

- **Halloween Costume Exchange**
  October 7th-10th at 10AM-2PM & 4PM-7PM at Wausau Center Mall in Wausau – FREE event for all ages

- **Healthy Haunting: Expo and Dance**
  October 24th at 11AM-2PM at Creske Center Gym in Mosinee – FREE event for all families with children through 6th grade

- **Fall Job Fair in Wausau**
  October 27th at 9AM-1PM at Central Wisconsin Convention & Expo Center 10101 Market Street in Rothschild

- **Healthy Halloween Hoedown**
  October 30th at 4:30PM-8PM at Central Wisconsin Children’s Museum 1100 Main Street in Stevens Point

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**The Cash Only Budget**

If you’re struggling to get out of debt or trying to avoid it altogether, one of the first things you’ll need to do is create a budget. This will show you exactly how much money you’re earning and spending. However, the challenge comes when you realize that you need to make changes to your spending habits to get out of debt. It can be easy to fall into bad spending habits if you’re relying on credit cards. To combat poor spending decisions, you can try the cash-only budget.

When you’re using credit cards for most of your regular expenses, it is easy to lose sight of your budget and possibly over-extend yourself. With a cash-only budget, you simply have a predetermined amount of money available to spend. Once it’s gone, you’re done spending. This gives you a tangible look at your budget and forces you to stick to it. It’s easy to use your credit card, because you’re not seeing that money leave your pocket. The cash-only budget is a visual reminder which encourages thoughtful spending and accountability.

If you want to be more organized, try an **envelope system**. This way, the allotted money for each of your budget categories will be separated. This will help you ensure that the cash is used for its intended purpose.