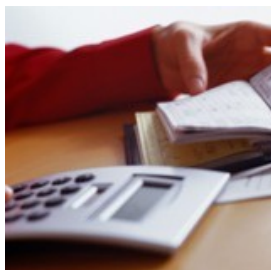


PROGRAM SPOTLIGHT:

Spring 2012

Cornell Cooperative Extension of Steuben County



Part of SAFE's mission is to help people find resources and tools that will empower them to better manage their finances. We'll make it easier for you to make that connection by highlighting financial education programs that may be of interest to our members.

This issue highlights a readily available resource: FREE financial education programs offered by the Cornell Cooperative Extension of Steuben County. CCE offers one-on-one personalized financial education as well as several financial workshops:

"Making Ends Meet"- Learn how to develop and stick to a spending plan to avoid common financial trouble spots.

"Exploring Credit/Debt Issues"- Learn how to select and use credit wisely, strategies for paying down debt, obtain and review a credit report and understand a credit score.

"Financial Pyramid Series"- This six-week series takes a stepped approach to help you learn how to create a strong foundation for financial health and success.

If you need to get organized or figure out how to make your money work better for you, don't wait until you've hit a crisis point to look for help. Remember that these programs are FREE so share the wealth of information with friends and family members – learn together.

To find out more about these programs, visit www.putknowledgetowork.com.

To inquire about one-on-one education or attending a workshop, contact Financial Management Educator Nancy Reigelsperger at nmr23@cornell.edu or call (607) 664-2300.

FINANCIAL TIP

Getting a raise? Congratulations!

Now give your retirement plan a boost, too. Using at least part of every raise to increase your 401(k) contribution is a budget-friendly way to grow your nest egg.

[Click here](#) for other smart ideas for getting the most out of your salary increase.

QUESTIONS?

What do you need to learn more about to build a healthier financial future?

[Email us](#) and tell us what you want to know!

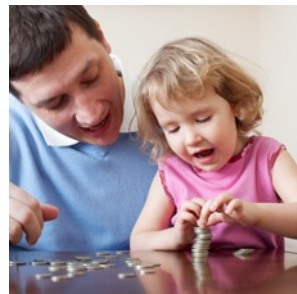
TABLE TALK: Family Financial Values

What are your money values? How do you feel about money?

They're important questions. Our feelings about money relate to the sense of financial security that does – or does not – come with it.

Financial decisions are not strictly a matter of mathematics for most of us because we are also influenced by our emotions and our financial values – ideas about money that have been shaped by our upbringing, our environment, and our exposure to marketing. These ideas become beliefs that impact how we view and manage money throughout our adult lives.

Since children often learn more from our behaviors than they do from our deliberate instruction, it's important that we identify our personal financial values. Finding answers to the following questions will help you understand what really drives your money management habits. To begin, ask yourself:



- How does money impact my daily life?
- How do I feel when I have or lose money?
- How do I react to money shortages?
- Do I buy things to make myself feel better or to fill a void in my life?
- Is my current money situation very different from the way I was raised?
- Which beliefs are based on fact?
- Which of my behaviors are reflections of these beliefs?
- What is the cost or benefit of maintaining these beliefs?
- What is my child learning from my behavior?
- Which behaviors can I change so that I am a better role model?

Being aware of these beliefs can empower you to adjust your habits and model good money management behavior that will enable your entire family to have a healthier relationship with money.

Notification of Annual Meeting



The Annual Meeting of the Board of Directors and the Members of SAFE will be held on Wednesday, March 28th.

The meeting will be held at 12:00 pm at Corning Credit Union, corner of Ferris and Pulteney Streets, Corning, NY.