



UtahSaves
You Can Build Wealth

Utah Saver

Money Matters

December 2008

Upcoming Events

America Saves Week

February 22—March 1

Upcoming Classes

Click on name of class for more information

Northern Utah:

- December 2– Hill AFB Family Support Center
Credit Score: Al Bingham
10:30a.m.-1:30p.m.
1366 Legion Hills Dr.
- December 6 - Logan Home Ownership Workshop
For Info: 435-797-7224
- December 9- SLC
[Basic Financial Management](#)
- December 10- SLC
[Spending Your Way to Happiness](#)
- December 11 & 16- SLC
[Home Buyer Education](#)
- January 8, 15, 22, 29– Ogden
[IDA Financial Management](#)

Central Utah:

- December 2, 4, 9, 11– Price
[IDA Financial Management](#)
- December 13, 20–Ephraim
[IDA Financial Management](#)

Southern Utah:



Utah Saver of the Month: Kori Shaw

Kori Shaw first heard about Utah Saves while working at the Utah Food Bank and has been a Saver for 5 years now. One tip she has to help with over spending on a credit card is by writing on her card “Do you need this?” Every time she pulls out her credit or debit card there is a constant reminder to think about the purchases she is making. Kori also participates in her employers 401K and has set up a separate savings account. Kori is grateful for this *emergency account* because she recently had to buy new tires and was able to draw the money out from her savings with out any stress to her monthly budget. Way to go Kori and thanks for the great tips!

101 Ways to Stretch Your Holiday Dollars

By Valerie Phillips and Nicole Warburton

The ghost of Lavish Christmas Past is calling your name, but you know from the painful past Januaries that the mantra of “spend now, pay later” is bad for your budget. Especially when food costs have gone up, 401(k)s have gone down and jobs are uncertain. [Read on...](#)

Your Money Message Board: Share Your Holiday Saving Tips

Hosted by Donna Freedman

No one wants to be perceived as the cheapskate, especially in December when it is the time of merriment and thinking of others. Here is what some people around the country say about there Christmas time spending habits. To read them [click here!](#)

- December 11- St. George
Credit Score: Al Bingham
50 South Main in
Community Room A
9:00-11:30 a.m.
For Info: 435-673-3131

For more upcoming classes
[Click Here](#)

Don't know
where to begin?

Visit these
Web sites for
budgeting and
spending
management

Faircredit.org
ConsumerFed.org
UtahSaves.org
powerpay.org

Take the Money Diet Challenge

By Preston Cochran

Did you know Utah Saves members can receive free financial counseling from Certified Financial Counselors provided by AAA Fair Credit Foundation? ABC4 has taken out the mystery of what to expect when speaking with a financial counselor by challenging two Utah families to take control of their finances by taking a money diet.

[Putting your Family on the "Money Budget" part 1](#)

[Putting your Family on the "Money Budget" part 2](#)

[Putting your Family on the "Money Budget" part 3](#)

For more information on AAA Fair Credit Foundation's services go to
www.faircredit.org or call 1-800-351-4195

Give back to your Community- Volunteer!

By Kori Shaw

Help to distribute the Earned Income Tax Credit (EITC) by preparing and electronically sending tax returns! Help low-to moderate-income households keep more of what they earn, ensure the distribution of EITC, and bring millions of dollars into our local economy!

To volunteer, register online at utahtaxvolunteer.org or Dial **2-1-1** for more information. Free training in simple tax law with an emphasis on the credits available for low-to moderate-income households is provided. Choice of online, self-study, and hands-on training sponsored by the Internal Revenue Service.

Volunteer a minimum of **3 hours a week** from January to **April 15, 2009**. Other volunteer opportunities available! Become a *Transmitter, Greeter, Interpreter, or Financial Resource Specialist!*

**To become a Utah Saver of the Month, feature an article, or offer feedback,
please contact Stephanie Young at 801-468-2520 or stephanie.young@usu.edu**