

Would you like to be smarter about money? Would you like to worry less about it? Would you like to get more of the things you really need and want with the money you already have? Then this course is for you!

**What:** “Dollar Sense” – A Non-judgmental and Fun (really) Money Management Course, consisting of 5 – 2 hour classes.

**When:** “Dollar Sense” is offered several times during the year. The next course will begin on Tuesday, Sept. 7, 2010 and run for 5 consecutive Tuesday evenings from 6:30 to 8:30

**Cost:** Only \$5.00 for the entire course.

**Where:** MSU/Kent County Extension Office  
775 Ball Ave. NE, Grand Rapids, MI 49503

**BUS LINE #14**

#### What “Dollar Sense” Students Have Said:

“Honestly, I thought this class would be boring and unhelpful, but I was very wrong – it was awesome!” --Keisha--

“Will help me get the things I want for my children and myself.” --Tammy--

**Call Dave Treul at 336-3212 with questions or to register.  
Pre-registration is required.**

***Come join us and make the most of your money!***

Accommodations for persons with disabilities may be requested by calling Dave Treul at 336-3212 five days prior to ensure sufficient time to make arrangements.

## THE CREDIT CORNER

### True or False - Some Myths About Credit

Having a balance on a credit card is the best way to build credit? False. You don't need to carry a balance to build a good credit rating/score. Make your payments on time and pay the entire balance. If you can't, it's a warning sign that you are having or might be heading for debt problems.

My credit report/score only affects my ability to get a loan? False. Besides lenders, credit reports/scores are used by some employers, landlords and insurance companies in deciding whether to hire you, lease you an apartment or charge you a higher premium on your insurance. Take bill paying seriously. You never know when your credit report/score will affect you.



## Moving Saving from Last to First – A BIG Step Toward Taking Control of Your Money

When it comes to saving, we often spend first and save what's leftover . . . if there's anything leftover.

We want to save something. We know it's important. But there just isn't anything left after we're done spending. We may even start to believe that we can't save. As much as we'd like to, it just seems like there isn't enough money.

Sound familiar? If so, you're going to need to change your beliefs and behaviors about saving or you're always going to have problems with money.

Why? Because if you are not saving, what's going to happen when the car needs repairing, or insurance needs paying, or the water bill is due, or gifts need to be bought, etc., etc., etc. Something's going to happen and it's not going to be good. Since you won't have any savings to draw on to cover these costs, you won't be able to pay all your bills. You may rob Peter to pay Paul. If you have a credit card, you may go deeper into debt. In any event you will feel the stress of a money situation that's out of control.

Want to end this pattern? Want to reduce the stress? Want to take a BIG step towards taking control of your money rather than it controlling you? Then it's time to start saving before you start spending. It's time to move saving from last to first. Saving is simply too important to be a leftover.



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