



THE CASH MANAGEMENT CONNECTION

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CA\$HTALK

The Newsie Letter from the Cash Management Connection

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Watching What You Spend, While Your Kids Watch You

I've been talking with a lot of parents lately about how they can help their kids learn about money. In this troubling time of possible recession and the disturbing goings-on in the mortgage industry, it behooves parents - especially those of kids who are old enough to be aware of today's news - to be aware themselves of how their money management skills are coming across to their offspring. Being a good role model is half the battle when teaching kids about money. So here are a few questions for you to ask yourself:

1. Am I being fiscally responsible for my family?
2. Am I setting a financial example that I would like my kids to follow?
3. Do I make well-informed financial decisions?
4. Am I spending within my means?
5. Do I make purchase decisions based on what my peers are doing? (Keeping up with those Jones'...).

6. Am I acting prudently when it comes to my family's financial future?
7. Am I projecting to my kids an image of thoughtful spending, or gross overconsumption?
8. What simple changes can we make in our family lifestyle that will allow us to save more money?



Only you can answer these questions, of course, and only you can decide where improvements can be made in your money management. Take a minute and think about it. Your financial future, and your children's, will be better off for it.

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MONEYTALK\$

Learning to manage your money, one conversation at a time.

The Cash Management Connection is happy to announce that we are now offering a program to help you learn how to manage your money on a daily basis. This is not investment advice**, or financial planning (seeing a certified financial planner may very likely be one of the things we might recommend) or veiled advertising for some bank or another. It's talking about money, plain and simple. **MONEYTALK\$.**



For some people, talking about money and how they manage (or mismanage) it is one of the most difficult and challenging things for them to do. So they avoid it like the plague, with the expected results. At the CMC, we believe that talking about how you handle your money, and understanding why you manage it the way you do, are the first steps toward getting control of your financial life. Learning how to break bad financial habits and start good ones are the next steps.

We can help you do that.

MONEYTALK\$ are monthly, 60 minute sessions on the phone* with Maureen Dolan Rosen, designed to help you understand your money habits and beliefs and identify the problem areas of your particular methods of money management, then figure out the ways in which you can change what you're doing so you can get control over your money. Maureen's been talking about money since 2001, conducting workshops for kids, parents, teens, college students and couples, as well as talking about money over the phone with customers all over the world.

Who's a good candidate for MONEYTALK\$?

- College students who are getting ready to go off on their own
- Couples who are about to get married or combine households
- Couples who find it challenging to manage their money together, or find it hard to communicate about money
- Anyone who finds that they are constantly unable to make ends meet despite adequate income ("*Where does it go??*")

**The Cash Management Connection is not a financial advice firm, or an investment firm. We do not give investment advice of any kind.

*If you're located in the Triangle area of North Carolina, these can be done in person.

MONEYTALK\$ are available as single sessions, or in a three-month program. Here's how it works, and how much it costs:

MONEYTALK\$ Session 1:

- Self-survey discussion (we mail the survey to you in your packet ahead of time)
- Identifying your problem areas/habits
- Figuring out what kind of money personality you are
- Explanation of workbook and how to use it
- Setting a money management goal for the next 30 days

MONEYTALK\$ Session 2:

- Review activity of previous 30 days
- Discuss what you changed; what worked/didn't work
- Review of budgeting/saving techniques
- Setting a goal for next 30 days

MONEYTALK\$ Session 3:

- Review of previous 30 days
- Discussion of changes in financial habits for future
- Setting goals for rest of year

MONEYTALK\$ Pricing:

- **Single 1-Hour Session: \$50.00**
Discussion about your money habits and what you might do to change them. Includes a copy of the cash management workbook of your choice, budget work sheet and money management tipsheet to help you along.
- **Three Month Program: \$125.00**
(3 1-hour sessions) Includes a binder with self-survey, cash management workbook, 12 monthly budget worksheets, money management tips to keep you going and other information.

Want to get started? Visit www.cashworkbooks.com and click on "Our Products". Call us at 919-264-5976 (EST). Or send us an email at info@cashworkbooks.com.

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