



# Wi\$eUp e-News...

www.wiseupwomen.org

Financial Planning for Generation X and Y

July 2008

## Participant's Corner

**Delvina Saganitso**, who is Navajo, participated in a classroom Wi\$eUp training in Flagstaff, Arizona.

"I am the youngest of four siblings. I dropped out of high school when I was in the 9th grade because I needed to secure a job to help with living expenses. My mother passed away in 2001, [and] my father was injured in a serious horseback riding accident. He is my biggest inspiration for continuing my education because he never gave into his disability. I received my GED from a Coconino County Career Center Youth Build Grant [and am now] at Southwest Indian Polytechnic Institute (SIPI) to pursue a...career in Construction Management.



The Wi\$eUp program has taught me how to properly organize my finances and set up a system to pay for my bills on time... save for future life situations [and] be more organized so that I can find my documents more efficiently. **Since creating my budget, I have been able to purchase a new furnace and laminate flooring for my home and save for future goals.** I would recommend Wi\$eUp to others because it showed me how to save money, and become a more confident and independent woman!" **- Delvina Saganitso**

**Bianca Smith** attended the workshop held at the Boys Club of New York where they focused on understanding credit use and budgeting. Bianca lives in New York City with her husband and three children.



"I first heard of Wi\$eUp Women a little more than two years ago when I attended a gathering at my son's after school program. During the meeting, I literally felt like a butterfly being released from its cocoon. I could see myself becoming debt free, making better choices about my use of credit, changing my spending habits, and my attitude towards money.

**Prior to Wi\$eUp, I lived paycheck to paycheck, with no emergency savings. An unexpected emergency would have devastated us financially...**[so I began to] set a goal to save at least three to six months of my monthly expenses, setup an automatic transfer of 10% after deductions [through my employer], and began depositing into a savings account.

For me, the Wi\$eUp Women program is a work in progress; I continually refer to my booklet as well as the website to better my financial situation. Change is easier said than done...but having a plan and a roadmap will help. Within 18 months, I will reach my goal of 6 months of emergency savings and significantly reduced credit card debt. Thanks, Wi\$eUp." **- Bianca Smith**