



Wi\$eUp participants speak out...

www.wiseupwomen.org

Financial Planning for Generation X and Y

Women and men across the U.S. have taken Wi\$eUp classes with amazing results. When asked, "*What was the most important benefit of Wi\$eUp to you personally?*" here's what a few of them had to say...

- Realizing or seeing that **it really does seem like women plan less for their financial futures** (this [course] made me feel validated, and made me feel like doing more to take care of myself)
- The seminar made **me pay more attention to how much I pay on credit cards** and think more of saving!
- Helping me get things together after [the] death of [my] spouse.

— **Power pay on bills**, I have now paid off my third bill that I have had for some time now. I am actually accomplishing something, very encouraging.

— *As a college student, this course was a introduction to investing and retirement funds. Overall, **this has been helpful in making me more serious about saving** and has allowed me to make goals to fit my needs and not my wants all the time.*

— Getting a **broader understanding of financial concepts** that were foreign to me such as investing, retirement, etc.

— *My self esteem was bottomed out because I did not see my way out from under this debt. Wi\$eUp offered a way out by educating me and establishing a plan. **Knowledge is Power...In more ways than one!***

— *The course created a vehicle to talk to my wife about spending habits, bills, retirement, keeping track of spending, etc. Often now, we determine if we **really need to make a purchase.***

— *Knowing that I can do all of this by myself with determination and knowledge.*

— *[Creating] a log sheet for contacting credit card companies or other creditors in the event of **identity theft or a lost wallet...***

— The ROTH IRA sections **helped me understand how important it is to start at a young age** to save for retirement.

— Consolidating so much financial information resources in one easy to navigate site. [Much] of the information I already knew; but hearing it again was good reinforcement. **This is an excellent course for young adults** - I encouraged my children to check out the web site.

— I am [now] able to assist the younger soldiers in the army to be more responsible in securing their needs financially, and to advance my knowledge as well.

— The internal calculators that allowed me to **input my personal information and establish my personal financial goals** were most beneficial.

— **I just wish this information was given to me before retirement.** One thing I am doing that I wasn't before is checking my bills for hidden charges.

— **I am extremely excited to have invested in my first mutual fund account.** I am also in the process of purchasing my first home. I learned a great deal about financial empowerment as a result of the Wi\$eUp program.

— I have taken Wi\$eUp twice and I plan to take it as many times as possible **to break old habits, learn and establish new ones, and increase my knowledge in the financial arena.**

— Monitoring credit-card statements for errors.

— The worksheets

— Financial recordkeeping

— Realistically, look at my purchase! **Curtailed impulse buying** dramatically and I can see the financial benefit.

— How to make a budget

— **Financial Freedom!**

— Learning about shredding. How to get credit reports, and how often to get them.

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— Now I'm more careful, **I haven't incurred any other debt after the class.** I'm focusing on paying my debt.

— Everything was important. **I've never realized that there are many steps to becoming financially stable.**

— Motivation. Even if I know what to do, following through is tough.