



# Wi\$eUp e-News...

www/wiseupwomen.org

Financial Planning for Generation X and Y

Summer 2009

## Participant's Corner

*Dr. Beaman participated in a Wi\$eUp Online class with Top Ladies Of Distinction, a service provider organization with the DOL Women's Bureau – Region 8 (Frances Jefferson RA, Denver, CO).*

"I have three adult daughters between thirty and thirty-five, and each of them has participated in the Wi\$eUp Program. They are living on their own in three states and they are trying to manage their resources in these difficult economic times. The information they learned has been helpful as well as inspirational. The chapters on budgeting and investments have been especially insightful, and as a mother,

I have a little more peace of mind knowing that there is good information available to help my children be independent and successful."

— **Dr. Wanda Beaman**  
**Wi\$eUp Chair TLOD - Top Ladies of Distinction, Denver, CO**



*Left to Right -Shaunda Beaman,  
Shirelyn Beaman Iyoha,  
Wanda Beaman,  
Charlene Beaman*

*"I am single and enrolled in grad school working on my MBA degree. In my opinion women generally don't have as much financial information as men do because our American society has not put them in the role of formally managing households, paying taxes, and doing investments... Financial education is important, and every family should make sure that their girls are as well prepared as their boys are."*

— **Shaunda Beaman B.S**

*"I am married with two young sons, and I believe that women need financial knowledge for their own mental and physical well-being as well as for that of their families...The Wi\$e Up program has allowed me to have easy access to a variety of financial programs and plans in budgeting, controlling spending, and long-term financial planning. We are building equity in our home, and are aware of the importance of managing debt."*

— **Shirelyn Beaman Iyoha, PhD**

*"I am single and recently finished my master's degree in Forensic Science. I think a lot about my finances and I try to make sensible decisions about spending money, such as living below my means and rarely splurging.... I also try not to accrue a lot of debt and when I do get a loan or buy on credit, I pay it off quickly."*

— **Charlene Beaman, M.S.**