



# Wi\$eUp e-News...

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Financial Planning for Generation X and Y

Spring 2010

*Amber Haig attended a Wi\$eUp series conducted by Margaret A. Jover, Denton County Extension Agent, Texas AgriLife Extension Service, and brings us the following story.*

*Texas AgriLife Extension Service is a replication with Department of Labor – Women’s Bureau, Region 6  
Beverly Lyle, Regional Administrator  
& Wi\$eUp National Program Director*



**Amber Haig** - “I am a Generation X’er who is married and employed with the Denton County Health Department. Immediately after attending the Wi\$eUp series, I paid off many of my credit cards. I began using the “envelope system” to pay bills and made a spending plan. Nearly two years later, I constantly tell others how the Wi\$eUp program made a difference in my finances.

My husband goes to college, and his evening job pays him in tips so we were having some difficulties in managing the family finances. Not having a set amount of money coming in each month presented a problem; however, my husband became more involved in the family finances and quickly adapted to the envelope system of management.

We now use my salary for some of the bills, and when my husband brings in his tips – the cash goes into the envelopes for other expenses such as groceries, eating out, and other categories that can be paid in cash. Seeing the credit card balances reduced and disappear has been a motivator for our family.”

***“It is especially useful for young women who have less experience in managing money.”***

Amber highly recommends the Wi\$eUp program for anyone but says, “It is especially useful for young women who have less experience in managing money.”