



Credit Advisors Foundation

1818 SOUTH 72ND STREET  
OMAHA, NE 68124-1704

PHONE: (402)393-3100  
FAX: (402) 393-7660  
TOLL FREE (888) 942-9027  
[www.creditadvisors.org](http://www.creditadvisors.org)

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## NEWS RELEASE

**Credit Advisors Foundation**  
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**Contact:** Rachel Feala  
Marketing Assistant, 402-514-3332  
[rfeala@creditadvisors.org](mailto:rfeala@creditadvisors.org)

### LOCAL NON-PROFIT OFFERS FREE PUBLIC BUDGETING WORKSHOP

Credit Advisors Foundation, a non-profit credit counseling organization, will hold a free “Budgeting Workshop” this Friday, August 14, 2009 at 11:00 am and 2:00 pm Central Standard Time. Participants can attend the workshop via web conference, toll-free phone conference, or in-person at their office in Omaha, Neb. The content of this seminar is especially valuable during this economic recession, as two-thirds of the American population feel under-qualified to successfully manage their household finances.

“Creating a usable budget is the most basic and necessary part of successful financial management,” said Michaela Harper, Director of Education at Credit Advisors Foundation. “Without a usable budget and an intimate understanding of your complete financial situation, it is difficult to correct financial shortcomings.”

Harper offers a few tips to help participants get a head start creating their budget.

- Identity your goals.
- Determine your monthly income.
- Always pay yourself first.
- Track your expenses for a month.
- Don’t forget that there are two different kinds of expenses, variable and fixed.
- Remember to include periodic expenses.
- Subtract total monthly expenses from total monthly income.
- Analyze and make adjustments to the completed budget.

“Making a budget is easy, but it can be a daunting task for those who have never attempted it before,” said Harper. “That is why we offer these budgeting workshops free to the public. We want everyone to be able to create a usable budget and get their financial lives back on track.”

The “Budgeting Workshop” is part of Credit Advisors’ monthly Lunch and Learn series. Each month a different personal financial management topic is presented free to the public. This month’s “Budgeting Workshop” can be attended in one of the following three ways:

- Web Conference: Participants can register to attend the web conference at Credit Advisors Foundation’s web site at [http://www.creditadvisors.org/press\\_room/events.asp](http://www.creditadvisors.org/press_room/events.asp).
- Toll-Free Phone Conference: Call 1-866-285-7780 to participate over-the-phone. Once prompted dial the access code 4425358.
- In-Person: Those in the Omaha, Neb. area can attend the workshop in-person at Credit Advisors’ office at 1850 S 72<sup>nd</sup> Street, Omaha, NE 68124.

For more information about budgeting or the free “Budgeting Workshop,” contact Michaela Harper at 402-514-3310 or [michaela@creditadvisors.org](mailto:michaela@creditadvisors.org).

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*Credit Advisors Foundation is a national, non-profit credit and housing counseling organization with offices in Omaha, Nebraska, Tacoma, Washington, and Mt. Laurel, New Jersey. The organization provides financial education to the community via publications, speakers, and counseling. For more information visit [creditadvisors.org](http://creditadvisors.org)*