



Breaking the Bank.....



Needing Financial Relief.....

## SURVIVING CHANGE FINANCIAL RELIEF WORKSHOPS

- Credit Counseling
- Managing Your Money
- Planning, Goals, and Objectives
- Bankruptcy, Reverse Mortgage Counseling
- Student Loan Recovery
- Internal Revenue Relief

Welcome to Surviving Change Financial Relief Workshop; We Believe in Improving Lives Through Financial Education!

Many parents begin reflecting on the life skills teaching their children. Nice manners, discipline and a good work ethic top of many lists. Not to be overlooked, however, are financial skills, because regardless of whether they are taught formally or by example, parents pass along their financial habits to their children.

Children learn the most about personal finance from their parents. At first glance, this appears to be a good thing, as the home should be the ideal place for children to learn skills and habits. Unfortunately our bad habits are passed down.

The good news is that we recognize and are willing to admit our financial deficiencies. Now it is up to us to do something about it, particularly if we have children who will invariably model their parent's financial behavior.

Surviving Change will take you through our four phases to assist you into managing your finances and credit relief.

Phase I. Introduction to the program; overview; process, instructions, planning, goals and objectives. (Please bring paper and pen) You will need to write a plan of action of goals of what you plan to do after your bankruptcy is discharged (this plan is necessary before you move to the next phase a copy will be placed in your file and a copy sent home for your records.)

Phase II. Credit Counseling Course through Money Management you will learn:

- Budget and Debit Counseling
- Debit Management
- Financial Education
- Foreclosure Prevention
- Reverse Mortgage Counseling
- Bankruptcy Counseling
- Bankruptcy Education



Money Management offers credit counseling for a fee of \$50.00 and Reverse Mortgage Counseling. A \$125.00 fee will be charged for the bankruptcy financial workshop this fee must be paid in full the day of the workshop. Surviving Change will assist you with a fee wavier form for your credit counseling course, so that you will not experience any hardship while taking the course. There is also available a fee waiver for chapter 7 bankruptcy

Your credit counseling is an on-line course you must have access to a computer the web address; (www.moneymanagement.org/services/bankruptcy-counseling.aspx.)

### Phase III. Bankruptcy Packets/filing, Student Loan Recovery and Internal Revenue Relief.

This phase will depend on your need, you will come to the workshop prepared to start your packets, instructions were given in Phase I. This workshop will be 3 hours please be prepared to focus.

Phase IV. Completing the packets, reviewing credit counseling courses; this workshop will be 3 to 4 hours, depends on the individuals. We ask that you review all materials completely before attending classes. (WE MUST express please follow instructions)

\* If you miss a class we will not re-schedule, you must start a new session please review our calendar dates. Information will only be given during class time.

\* There is a fee for each workshop, please make all money orders out to Surviving Change, checks will not be accepted, there is a sliding scale based on income.

Once you've completed the classes you will be on your way to financial relief, and jumping those hurdles...



Class Schedules Below: Dates are subjected to change due to space availability.

Tuesday 8:00pm	Wednesday 8:30pm	Thursday 8:00pm	Saturday 9:00am
June 21 <sup>th</sup> 2011	June 22 <sup>nd</sup> 2011	June 16 <sup>th</sup> 2011	
	July 6 <sup>th</sup> 2011		July 9 <sup>th</sup> 2011
	July 20 <sup>th</sup> 2011		July 23 <sup>rd</sup> 2011
	Aug 10 <sup>th</sup> 2011		Aug 13 <sup>th</sup> 2011

QUESTIONS MUST BE ANSWERED HONESTLY AND COMPLETELY DURING PHASE I. PLEASE COMPLETE ONLY THE QUESTIONS THAT APPLIES TO YOU. WE WILL NOT MOVE FORWARD IN ASSISTING YOU IF THE QUESTIONAIRS ARE NOT COMPLETED. THIS GIVES US THE OPERTUNITY TO ELEVATE YOU TO SEE IF YOU FIT OUR PROGRAM AND IF WE CAN MEET YOUR NEEDS.

1. How can Surviving Change Financial Relief program assist you?
2. Why do you need Student Loan Recovery?
3. What are your plans after your Student Loan Recovery?
4. Why do you need Internal Revenue Relief?
5. What are your plans after your Internal Revenue Relief?
6. Why do you need to file Bankruptcy?
7. What are your plans after Bankruptcy?
8. What are your **preventative methods** to prevent you from financial down fall?

THESE QUESTIONS MUST TO BE COMPLETED IN PHASE THREE AND PHASE FOUR WORKSHOPS.

1. What have you learned from taking the Money Management Credit Counseling courses?
2. How would you rate Surviving Change Financial Relief Workshops?

## SURVIVING CHANGE INSTRUCTIONS FOR FORMS

STEP 1. Go to United States Bankruptcy Court Western District (<http://www.wawb.uscourts.gov/>).

STEP 2. Go to Filing without an Attorney open drop down window click on **Filing for Bankruptcy**.

STEP 3. Then scroll down to Required Forms and Filing Fee's click on **Bankruptcy Forms**.

STEP 4. Click on Bankruptcy package for Chapter 13 or Chapter 7 which ever one fits your needs. (Bring Packet to Class)

STEP 5. Please copy 50 copies of Schedules F. Please bring black pen to class with you.

