

JUST FOR YOU QUESTIONS AND RESPONSES

QUESTION: Credit card companies keep calling and telling me I'm a bad mother for not paying my bills. I try to explain that I barely have enough money to feed my kids. The callers make me feel so worthless. What do I do?

RESPONSE: You have to take care of the basic necessities of life: shelter, food, clothing, transportation. Your first priority is to take care of your family. Tell the credit card caller they are "below the line" in your budget and will get paid when your budget allows. "Below the line" is the Dave Ramsey phrase used to mean "we take care of necessities of life first".

QUESTION: I am really sick of my job. I don't know what else to do; I've been at this same type of work for 20 years. I know I need a change; I just don't know what. Please advise.

RESPONSE: You need to take the computerized Career Profile. This electronic profile test reveals your God-given personality strengths that you can use in finding the work you love. You can find the Career Profile on the AVOW TALK page of www.avow.com. You might also investigate the Finding the Work You Love Seminar, which is offered throughout the year. Check www.avow.com for dates.

QUESTION: Where can I locate a Dave Ramsey Financial Peace University class?

RESPONSE: www.avow.com will list FPU classes in which Ann Wagner is involved. www.daveramsey.com lists all FPU classes being held throughout the United States and beyond.

QUESTION: My husband just walked out on me and the kids. I can't pay the rent this month. I have a job, but it's not enough income to pay all the bills and the rent and feed the kids. What do I do? I can't afford to pay a financial counselor.

RESPONSE: If you have a home church, call your church and ask if they have a financial counseling program or the church has someone that can help you with your budget and communicating with creditors. Through this process, it will be determined how much immediate financial help you need to take care of life necessities. Many churches have benevolence funds which are used to help individuals/families with immediate financial support. But, you need to make the call to your church or if you don't have a church, contact a large church in your community and ask for financial counseling assistance. Then, after the volunteer financial

counselor assists you with your budget and communicating with creditors, ask if the church is offering a Financial Peace University class and if you could attend on a scholarship program. Do not consider receiving this type of help as a “hand out”; it is a “hand up”.

QUESTION: I'm 61 years old, not able to work, even the doctor said I could go back to work. I can't make my house payment, what do I do? I can't tell my sister and her family; they would call me names.

RESPONSE: There are times when we need to take family (even family members that are not close to us) into our confidence and ask for their assistance. The assistance may come in the form of financial or verbal advice. Take whatever you can. This may be a window God wants to use to bring you and your family closer together. Call your sister; give her the opportunity to help you.

QUESTION: I'm deep in debt, mostly credit card debt. I've been through the Financial Peace University class, but I didn't really stick with the monthly budget. Maybe bankruptcy is the answer.

RESPONSE: Keep bankruptcy as a very last resort. Review the basic principles of the FPU class. Create a monthly budget for every month of the year. Draw a line on the budget indicating “above the line” expenses, which will be paid, and “below the line” expenses, which will not get paid this month. Have your personal story prepared regarding how you got into debt (loss of job, medical issues, family crisis, etc) and communicate with each creditor. When you call each creditor, tell them your story, then ask, “what can you do to help me out?”. Wait for their answer. If you hear what you like, document what was agreed and the person's name. If no agreement, call back later and talk with someone else. Even if you do not get a satisfactory agreement on a “plan” to help you, you will send the pro rata letter (found in the FPU class book) with each payment, whether the payment is \$0 or an amount less than the minimum due. Use the pro rata worksheet to track payments. If you need assistance, contact the volunteer counseling staff at your church or contact a professional financial counselor in your area. Since you are in Washington state, you can contact me at 360.921.1180 to schedule a counseling visit.