

The *Making Every Dollar Count* lessons include:

Setting Goals and Making Choices

Why people spend money the way they do

Practice setting goals and making choices

How to Stretch Your Dollars with Personal and Community Resources

Personal skills for stretching resources

Community resources that can really help financially

Budgeting Basics

Creating a personal spending plan

Simple ways to cut back on spending

Paying Bills on Time Saves Money

Practical ways to organize bills to avoid paying late fees

What to Do When You Can't Pay Cash

Buy now-pay later plans

Secrets for building or rebuilding a good credit history

Saving Money on Food

Practical ways to cut food costs

Simple low-cost meal ideas

Food Advertising

How advertising affects food choices

Using coupons effectively

The program is available for purchase as a print curriculum or as a free self-paced tutorial at:

www.makingeverydollarcount.ucr.edu

For More Information Contact
University of California
Cooperative Extension

**MAKING EVERY
DOLLAR
COUNT**

An English / Spanish curriculum designed for limited-resource, limited-literacy clientele.

The University of California prohibits discrimination or harassment of any person on the basis of race, color, national origin, religion, sex, gender identity, pregnancy (including childbirth, and medical conditions related to pregnancy or childbirth), physical or mental disability, medical condition (cancer-related or genetic characteristics), ancestry, marital status, age, sexual orientation, citizenship, or service in the uniformed services (as defined by the Uniformed Services Employment and Reemployment Rights Act of 1994; service in the uniformed services includes membership, application for membership, performance of service, application for service, or obligation for service in the uniformed services) in any of its programs or activities.

University policy also prohibits reprisal or retaliation against any person in any of its programs or activities for making a complaint of discrimination or sexual harassment or for using or participating in the investigation or resolution process of any such complaint.

University policy is intended to be consistent with the provisions of applicable State and Federal laws.

Inquiries regarding the University's equal employment opportunity policies may be directed to the Affirmative Action Contact, University of California, Davis, Agriculture and Natural Resources, One Shields Avenue, Davis, CA 95616, (530) 752-8496.

University of California
Agriculture and Natural Resources



Money Management Skills Your Clients Can Use

It's not how much money you make, but what you do with the money you make that matters. Unfortunately, many people seem to consistently make the same bad decisions. That's where the *Making Every Dollar Count* program can help.

The *Making Every Dollar Count* program, will give your clients the basics of smart money management. These easy-to-understand lessons have been designed with limited-resource, low-literacy adults in mind. You don't need any special background or experience to teach these workshops. The simple-to-use lessons provide all the information and handouts you need to help your clients take control of their finances and make every dollar count.

Help your clients break free from stress over money and discover how good it feels to gain more control over their finances and their lives.

Program Includes

Leader's Guide

Lesson Overview

Introductory Video

"Learn by Doing" Activities

Evaluation Plan

Website

Available in English & Spanish

