# **Contact Us...**

For current class schedules, to request a workshop for your group or for one-on-one financial coaching or counseling:

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https://www.uidaho.edu/ extension/county/latah/familyfinance



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Persons with disabilities who require alternative means for communications or program information or reasonable accommodations need to contact Karen Richel one week prior to the event at the above phone number or email address.

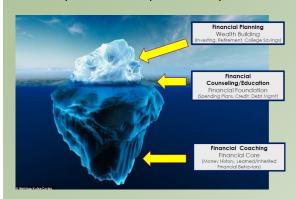
# **Money Coaching**

## Have you ever asked yourself:

Why am I the way I am with money?

## **Try Money Coaching**

Your Money Coach will guide you to dive deep into your core money belief system to reframe and transform your relationship with money.



Many people try to start at the top of the iceberg when really they need to chip away at the money habits that lurk beneath the waterline first.

## How will it help me?

- Learn and understand your unconscious money behaviors and habits and the impact they have on your life.
- Rid yourself of money anxiety based on false beliefs and unconscious patterns.
- Change how you think and feel about money, so that you can unblock the flow of money.
- Discover how money affects your relationships at home, work, and play.
- Develop peace of mind through creating a balanced life – financially, emotionally and spiritually.

# There are four types of engagement available:

- Individual five (5) one-hour sessions \$75 (Valued at \$750)
- Couples seven (7) one-hour sessions \$105 (Valued at \$1,400)
- Group eight (8) one-hour group sessions and two (2) individual sessions
  \$110 (Valued at \$1,100)
- Corporate Two (2) four-hour group sessions and one (1) individual session
   \$95/employee (Valued at \$950)
- For each additional session: \$15 (Valued at \$150)

Note: All sessions build on each other and are needed to complete the reframing process.







Scholarships are available. Contact Karen.





Helping you assess and improve your financial well-being so you can spend your time and resources in ways you value most!

# **Helping You Achieve Your Financial Goals**



**Karen Richel** is a University of Idaho Extension Associate Professor in Latah County and is the Family Finance Extension educator for

all ten North Idaho counties. Her education, background and certifications as an Accredited

Financial Counselor (AFC<sup>®</sup>) and a Certified Money Coach (CMC<sup>®</sup>) allow her to provide all of the services listed in this brochure and more. She is equipped to help you reframe unhealthy money habits and build a strong financial foundation and future.

## **FREE Classes & Workshops**

(all classes are 1 hour unless otherwise noted)

# Mapping Your Future with a Powerful Money Management Plan

Learn what your plan is and what steps you can take to create a solid financial future.

#### **How to Shake Financial Numbness**

Get back on track, regain focus through stress management and hit the reset button. Start focusing on the present and the future!

#### **How to be a Credit Score Millionaire!**

Learn credit basics including what it is, how to find out what creditors are saying about you, whose watching your credit, how to fix damage, and how to build your score like the pros.



### **Protect your Personal Identity**

Learn what identity theft is, how to minimize your risk of being a victim, and what to do if you suspect or are already a victim. This class is constantly updated with new resources.

#### **Organizing Your Financial Paperwork**

Get practical guidance on how to organize all your paperwork. Learn what you should keep, for how long, and where to keep it.

# De-Clutter Your Life and Reduce Your Stress

This fun-filled, laugh-out-loud class challenges you to cut the clutter and restore your balance and peace of mind by simplifying the "noise."

#### Who Gets Grandma's Yellow Pie Plate?

Open the lines of communication and learn about factors you should consider when passing on your things, distribution options and consequences, and conflict resolution. Although a tough subject, this class offers a "priceless" peace of mind for you, your family and friends in a very upbeat way.



### **Additional Classes Available:**

- Stress and Finances
- ♦ When Your Income Drops
- ♦ Hidden Rules of Economic Class
- Finding and Funding Your Why (2 hours)
- ♦ Medicare 101 (2 hours)
- ♦ Smart Choice Health Insurance
- ♦ Budgeting for Life after Graduation
- ♦ How to Find a Job and Keep it
- ♦ 40 Financial Tips for College Students
- ♦ Basic Banking 101
- And more!

## **Kiddo Classes**

Each class takes about an hour, and all the supplies and fun are provided by the UI Extension office and local financial institutions.

### **Making Piggy Pretty (Pre-K)**

Students get to paint and decorate a piggy bank and learn about saving money.



### Spend, Save, Share Piggy Banks (K)



Kindergarteners will paint and decorate three small piggy banks and learn about spending, saving, and sharing.

### **Creative Chore Charts (1st grade)**

First graders listen to a story about where money comes from and then make fancy chore charts for their frig at home.



## Money Bags Game (2nd grade)



Based off a boardgame, students become the game pieces for this game of collecting, counting and consolidating coins to bigger denominations.

## **Simulations & Events**

#### That's Life!

Participants of all ages take a glimpse of the future in a fun and interactive way. Learn some basic financial planning, decision making, and goal setting skills, explore a possible career choice, and find out another reason why school is so important. A real life experience without the real life risk.

#### Kids Kredit Card

Great for kids ages 8-13! Go on a spending spree and see how much this "stuff" is really going to cost. A perfect lesson on how credit works.

### **Poverty Simulation**

Learn what you can do to help end poverty by experiencing it through a live-action simulation. Participants role-play the lives of low-income families. An eye-opening experience!

#### StarPower

This reality game focuses on how different financial and social classes interact. It gives a real-world example of how we treat each other socially even when money isn't involved.

## Ossie's Awesome Adventure to

## **Financial Success**

This interactive scavenger hunt helps college students explore campus services while learning to be financially successful before and after graduation.



## Check out our website:

https://www.uidaho.edu/extension/county/latah/family-finance