

BASIC BUDGETING

SEMINARS

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**PLAN.
BUDGET.
SAVE.**

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A Community Service from Westamerica Bank



Money does not come with instructions.

Money management is a skill that must be learned although there are few options for training. In the meantime, we are surrounded by messages and images urging us to keep spending. For many in our society, this has caused real problems.

Did you know:

- Most families have no savings.
- Many families and individuals look at saving as an impossible challenge.
- Most Americans believe they have a better chance of winning the lottery than saving for financial security.
- Most, if not all, need a reserve or emergency fund.

About the Basic Budgeting Seminars

Seminars are taught in communities in partnership with locally-based, non-profit agencies. These agencies coordinate the seminar dates, locations and notification of the participants.

- Seminars are small in order to encourage 100% participation. The typical seminar works best with 10 - 20 participants.
- Seminars are held throughout Westamerica Bank's service area.
- A Westamerica employee will facilitate the training.

“ why? ”

Who benefits from attending a Basic Budgeting Seminar?

Westamerica Basic Budgeting Seminars are aimed at individuals and families who may be at financial risk and are seeking basic financial education in order to manage their finances. Our seminars help people obtain the tools to become financially independent and free from money worries.

We specialize in helping low-income families and those who are transitioning into the work force such as welfare to work training recipients.

Every participant will receive a free Personal Budgeting Kit.

Our Personal Budgeting Kit is designed to give participants everything needed to make and maintain a budget. Each kit contains an information packet and resource information.



What participants have said after taking the seminar:

“I had no idea where my money was going until now.”

“One of our clients called the day after our seminar and said she was so excited, she had started using her budget immediately.”

“I wish I had this information years ago to help me.”

“This would be perfect for my children.”

“I feel that I can now see how to manage my money.”

“This is such a good introduction to money management and we are most appreciative of Westamerica Bank for offering this to our clients.”



Why the Basic Budgeting Seminars are so valuable.

The budgeting seminars are a comprehensive presentation that makes managing money fun and interesting. The seminars are not only informative but by the end of the seminar, participants will have made a budget that fits their own financial situation. The seminar also provides many useful tips on money management, such as:

- How to avoid falling into the maxed-out credit card trap.
- Why budgets fail and how to keep your budget on track.
- Tips on how to be a wise consumer and how to avoid marketing gimmicks.
- The importance of creating a savings plan to prepare for emergencies.

The entire seminar is designed to give participants the knowledge needed to successfully manage their finances. For many, this is the starting point to becoming self-sufficient.

At Westamerica, we want to do more – and you can help!

A partial listing of non-profit agencies who have helped us arrange seminars in their communities:

- Center Point Inc., Marin County
- Community Housing and Shelter Services, Stanislaus County
- Gilead House, Marin County
- Hope Sanger, Fresno County
- Opportunity for Independence (OFI), Marin County
- Women's Empowerment, Sacramento County

If you are a non-profit agency with clientele that could benefit from this seminar, please contact us. If you can arrange for the participants to attend the seminar, we can arrange for the instructor and materials at no cost to you.

The number of people who could benefit from basic budgeting education is large and growing. Every day, people and families are training to re-enter the work force. Personal budgeting is a skill they will need to be successful.

Call us. Together, we can make a difference for individuals in your community who need help.



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