

# Basic Budgeting Seminars

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*A Community Service  
from Westamerica Bank*



*Money does not come  
with instructions.*

*M*anaging money is a skill that must be learned although there are few places where you can go to learn this skill. 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.



## *Who benefits from attending a Budgeting Seminar?*

The Westamerica Bank budgeting seminars are aimed at those individuals and families who are at financial risk and who are seeking basic financial education in order to manage their money.

- Welfare to work training recipients.
- Low-income families

We specialize in helping people who are transitioning into the work force. Our seminars are designed for people who are looking for financial education to obtain the tools to become financially independent, and free from money worries.



## *About the Seminars.*

Seminars are taught in the local communities in partnership with locally-based, non-profit agencies.

- These non-profit 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 the Budgeting Seminars are worth the time and effort.*

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 condition. The seminar also provides many useful tips on money management. For example:

- How to avoid falling into the maxed-out credit card trap.
- Tips on 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 money. For many, this is the starting point to becoming self-sufficient.

*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 which contains information for making a budget, 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.”



*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)
- Child Start Inc. – Kidder Head Start (Solano County)
- Corporation for Better Housing (Merced County)
- Folsom Cordova Community Partnership (Sacramento County)
- WorkforceLake (Lake County)
- YWCA of San Francisco and Marin (San Francisco and Marin Counties)

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, materials and every other assistance possible. There is 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 re-entering the work force or in the process of being trained to 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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