

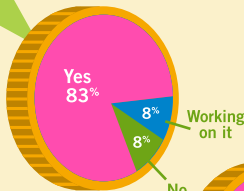
Financial Makeover Clients Achieve Long Lasting Financial Strength

For the past eight years, participants in the **Money Smart Week Fox Cities Financial Makeover Challenge** have worked closely with financial coaches from FISC. They have posted some impressive results, paying off thousands of dollars in debt and adding thousands in new savings.

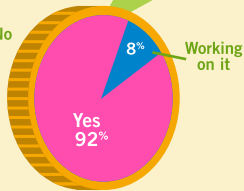
Financial makeover clients experience a blend of FISC services. They attend the FISC Power of Money Workshop to learn practical financial concepts. They meet regularly with their counselor/coach to discuss how to apply the workshop concepts to reach their goals and get encouragement.

We recently surveyed challenge participants who worked with a FISC coach from two to eight years ago and asked how they are doing today. Here is a summary of the results.

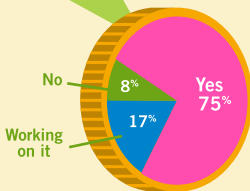
Do you have an established budgeting system?



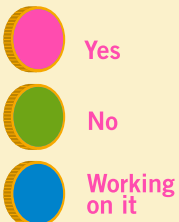
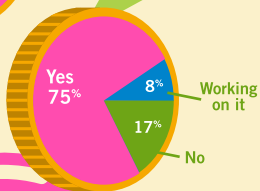
Do you pay all bills on time?



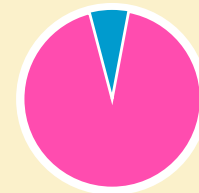
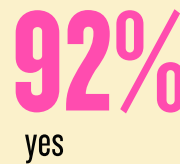
Do you regularly track income and spending?



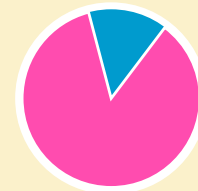
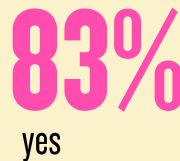
Do you save money each month?



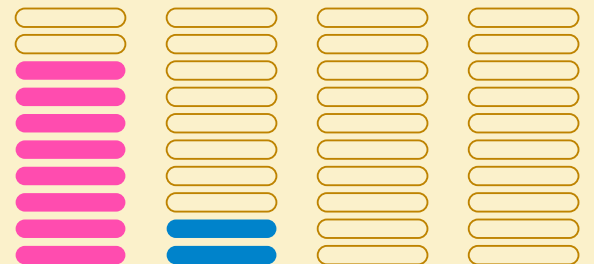
Has your participation in the challenge reduced worry and stress about money?



Has the challenge given you confidence in your ability to handle money?

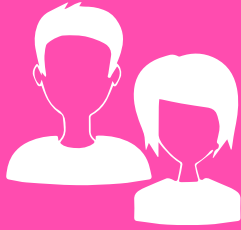


I would recommend **FISC** to others?



SUCCESSFUL PEOPLE

“The challenge was life-changing for us. We bought a cabin up north, which was exciting.”



“FISC was extremely helpful. Our kids know the envelope system and have learned you don’t just throw it on the credit card.”

“Life has been fantastic since the challenge. We have a regular budget and don’t use credit cards.”



“Things are going great. We still use cash envelopes, regularly put money into savings and have our retirement in 40 months all planned out.”

What are people saying?



Clients still have everyday challenges like medical bills and car repairs. But they are less financially vulnerable because they have a framework for financial strength and stability. They have a system for living within their income, paying bills on time and regularly saving money. They have more confidence and peace of mind about money that has stuck with them years after they participated in the challenge.

Want to learn more about these long-lasting financial solutions?
Call 1-800-366-8161 or visit us at www.fisc-cccs.org.



UNSUCCESSFUL PEOPLE

- Spend more than they make
- Feel trapped but do nothing
- Use predatory credit
- Do not set goals
- Do not save
- Have no emergency savings
- Add to their debt
- Spend impulsively



*Forty-six percent of past financial makeover clients responded to this survey. Individual results may vary depending upon the situation.