



FAMILY FINANCIAL MANAGEMENT

Developing A Household Budget & Deleting Debt

Satellite Conference and Live Webcast

Friday, August 22, 2008 • 10:00-11:00 a.m. (Central Time)

11:00 a.m.-12:00 p.m. (Eastern) • 9:00-10:00 a.m. (Mountain) • 8:00-9:00 a.m. (Pacific)

Life is expensive these days. Gas prices are up, food prices are up and the housing market is in a slump – just to name a few things. The current lack of economic stimuli is forcing a lot of people to live pay check to pay check and the financial strain is starting to kick in.

According to Federal Reserve statistics, debt rates in America hit an all time high in 2007. In 2006, personal savings rates dropped to negative 1% -- that's the poorest showing since a negative 1.5% rate during the 1933 Depression. It was also just the fourth time personal savings rates stayed negative for an entire year. No doubt the financial strain is leading to financial stress, and the stress seems to be provoking unhealthy behaviors and emotions, lack of personal care and loss of sleep in a lot of people.

It's not all bad news though – there are ways to keep from sliding into this financial freefall and that's what this program is about. Find out how to set realistic financial goals, learn how to budget your income and discover the resources available to help you stay out of or get out of debt. Not only that, you'll be able to get financial advice from our expert to help you better plan and prepare for affording the future. Life is expensive so join with us to learn how to manage your financial health.

Program Objectives:

1. Identify barriers to implementing financial management strategies
2. Understand elements of a financial plan
3. Understand elements of debt reduction
4. Identify available financial management resources

Faculty:

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In Collaboration With: The Alabama Department of Public Health's Office of Human Resources,
The Division of Risk Managements State Employee Assistance Program.

Satellite Conference and Webcast Details:

Target Audience: ADPH staff, anyone struggling with personal or family financial management.

Registration: www.adph.org/alphntn

Cost: There is no cost to view.

CEUs Approved: None

Satellite Technical Information: Ku & C bands.

Webcast Information: Register at www.adph.org/alphntn. To view the webcast, you need RealPlayer or Windows Media Player. Test your computer before the day of the program from the "test connection" link at www.adph.org/alphntn. On the day of the program, go to www.adph.org/alphntn. Click on the "view webcast" link.

Conference Materials: Posted on our website approximately one week before the program.

Questions For Faculty: If you have questions that you want addressed during the conference, you may fax or email those questions and a response will be given during the program.

Email: alphntnquestions@adph.state.al.us or fax: 334.206.5640.

Conference Detail Questions: If you have questions about any of these conference details, call 334.206.5618 or email: alphntn@adph.state.al.us

UPCOMING ADPH PROGRAM:

Workplace Diversity: Valuing Differences

September 23, 2008 | Tuesday

3:00 - 4:00 p.m. Central Time