

Are You a “Cheapskate”, Frugal, or a “Spendthrift”?

Our spending habits can point out ways we think and feel about spending. According to a survey by Wharton Business School, “cheapskates” feel pain when they buy something, which leads them to avoid spending situations. “Spendthrifts” feel no pain immediately, but feel guilty about their habits later on. What kind of spender are you?



Try these 3 simple tips from SuddenlyFrugal.com to live a more frugal, sustainable lifestyle:

- * **Plan your meals:** Shop according to what’s on sale and make meals out of what you have
- * **Don’t go shopping when you’re bored:** “Shopper-tainment” can lead to unnecessary purchases
- * **Cut regular expenses that you no longer need:** Haven’t used your gym membership in 6 months? Watch all that extra satellite TV? Sit down with the family and brainstorm ways to cut down on your monthly bills.

Get a Head Start on Your Taxes!

Even though taxes aren’t due until **April 17th** this year, you should start preparing now. Start gathering your W-2s and 1099s that will arrive in the mail by January 31st. Know that you have many options for filing. If you made less than \$57,000 in 2011, you can do it yourself for free using the IRS’ website (www.irs.gov). Or you can visit one of the many Volunteer Income Tax Assistance (VITA) sites around Connecticut and get your tax return done by a trained volunteer for *free*. Dial 2-1-1 to find a tax assistance site near you.

La Escuela de Dinero

We’re continuing to add more money classes in Spanish around the state. Our classes in Bridgeport and New Haven have been a great success! Keep a look out for new budgeting and credit classes in the Greater New Britain area too!

Connecticut Money School
c/o Connecticut Association for Human Services
110 Bartholomew Avenue, Suite 4030
Hartford, CT 06106
(860) 951-2212

www.ctmoney.org
www.cahs.org

NONPROFIT ORG.
U.S. POSTAGE
PAID
HARTFORD, CT
PERMIT #751

Please contact us with your comments or suggestions about our classes!
Just email info@ctmoney.org or call (860) 951-2212, ext. 238.

“Too many of us spend money we don’t have to buy stuff we don’t need to impress folk we don’t even like” - Tavis Smiley

Winter 2012

Connecticut Money School

Your Money, Your Life



Happy New Year!

The New Year is a time to reflect on the past and think about the future. Make 2012 the most fiscally responsible year ever by spending *less* and saving *more*. It can be as easy as it sounds if you make your personal finances a priority this year. **CT Money School** is here to help, with classes throughout the year in a city near you!

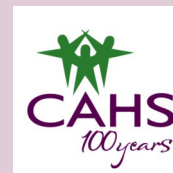
Two Reasons to “Go Direct”!

If you get federal benefit payments by paper checks, you should think about signing up for direct deposit. It will save you time and energy, and it will soon be required by law! Visit www.GoDirect.org to get started.

1) Icy winter weather and snow storms can leave you trapped in your home and interrupt your mail service. If you rely on paper checks for your federal benefit payments, a winter storm can leave you without access to your money. Direct deposit will ensure that your money is ready for you when you need it!

2) The U.S. Department of the Treasury plans to switch to an electronic payment method by March 1, 2013. But you don’t have to wait for the deadline! Make the switch today!

Don’t have a bank account? You can have your checks deposited into a prepaid debit card and make purchases and withdraw money free of charge. Or, sign up for our introduction to basic banking program, Bank On Connecticut, by visiting www.BankOnCT.org



January 2012 Classes

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5 Loss Mitigation Clinic 4:00 - 6:30 PM (Hartford)	6	7
8	9 CHFA First-Time Homebuyer 5:30 - 8:30PM (Hartford)	10	11	12 Basic Banking 6:00 - 7:30PM (Stamford)	13	14 First-Time Homebuyer 9:00AM - 5:00PM (Hartford)
15	16 Foreclosure Prevention 5:30 - 8:00PM (Hartford)	17	18 Basic Banking 5:30 - 7:00PM (Bridgeport) Foreclosure Prevention 6:00 - 8:30PM (Stamford)	19 Estate Planning & Taxes 5:00 - 7:00PM (Westport)	20	21 Financial Planning for New Homeowners 10:00AM - 12:00PM (Bridgeport)
22	23 Estate Planning 10:30 - 11:30AM (Norwalk)	24	25 Basic Banking-Spanish 12:00 - 2:30PM (New Haven) 12:30 - 2:00PM (Norwalk)	26 Retirement Planning 5:00 - 7:00PM (Westport)	27	28 First-Time Homebuyer 9:00AM - 5:00PM (Bridgeport)
29	30 Trends in Real Estate 10:30 - 11:30AM (Norwalk) Su crédito, su futuro 6:00 - 8:00PM (New Haven)	31				

February 2012 Classes

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2 Investing in 2012 5:00 - 7:00PM (Westport) Financial Literacy: Part 1 5:30 - 8:00PM (Hartford)	3	4
5	6 Retirement Planning 10:30 - 11:30AM (Norwalk) Su crédito, su futuro 6:00 - 8:00PM (New Haven)	7	8 Basic Banking 10:30AM- 12:00PM (Stamford) Transitioning to Retirement 5:00 - 7:00PM (Westport) Financial Literacy: Part 2 5:30 - 8:00PM (Hartford)	9	10	11
12	13 The Challenge of Relocating and Downsizing 10:30 - 11:30AM (Norwalk)	14	15 Basic Banking 5:30 - 7:00PM (Bridgeport)	16 Foreclosure Prevention 6:00 - 8:30PM (Norwalk) Financial Literacy: Part 3 5:30 - 8:00PM (Hartford)	17	18
19	20 Foreclosure Prevention 5:30 - 8:00PM (Hartford)	21	22 Basic Banking 5:30 - 7:00PM (Norwalk)	23 Financial Literacy: Part 4 5:30 - 8:00PM (Hartford)	24	25 First-Time Homebuyer 9:00AM - 5:00PM (Bridgeport)
26	27 Basic Banking-Spanish 12:00 - 2:30PM (New Haven)	28	29			

March 2012 Classes

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6	7 Entendiendo dinero y crédito 6:00 - 8:00PM (Bridgeport)	8 Basic Banking 6:00 - 7:30PM (Stamford)	9	10
11	12	13	14	15	16	17
18	19	20	21 Foreclosure Prevention 6:00 - 8:30PM (Bridgeport)	22	23	24
25	26 Foreclosure Prevention 5:30 - 8:00PM (Hartford)	27	28 Basic Banking-Spanish 12:00 - 2:30PM (New Haven)	29	30	31 First-Time Homebuyer 9:00AM - 5:00PM (Bridgeport)

For an updated course list, directions, and other useful financial resources, go to our website, www.ctmoney.org. Or Dial 2-1-1 to speak to an Infoline specialist about classes.