

## Northeast Iowa Family Gets Out of Debt

---

“We want to thank the Iowa State University Extension Office for their money management program. My wife and I were in a lot of financial trouble. We had creditors calling everyday, late notices in the mail and N.S.F. charges every week on our checking account. Winter was coming and we didn’t have any heat or any way to pay the deposit to get it turned on. We thought bankruptcy was our only way out...

...Our electric bill was overdue and they were going to disconnect it. We had no way to pay it. I called all over town for help. When I called my church they said they could help... We were told that if they did this for us we had to agree to meet with a person from the Extension Office. We had no choice, we needed the help so we agreed and later that day Karen Franks called to set up an appointment.

It was the best thing that could have ever happened to us. Karen was great. She came right in and laid it all out in front of us...She showed us that our problem was that we didn’t know where our money was going... Karen gave us the tools and showed us how to use them to track our money.

It is now the end of March and not only do we have all our bills under control and paid on time but we have money in the bank and peace of mind that comes from knowing that we are on the right track and we can do this...Thanks to the Iowa State University Extension Office and Karen Franks, our future looks better than ever. We could not have done it without the tools and knowledge that this program and Karen Franks offered.”

*(client name withheld for privacy)*

---



***Karen Franks***  
***ISU Extension Program Assistant***  
***Rural Mental Health Project***  
***Financial and Stress Counselor***

---

For more information about Iowa State University Extension resources contact any ISU county Extension office. Information is also available on our website at [www.extension.iastate.edu](http://www.extension.iastate.edu).

January 2004

...and justice for all

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, and marital or family status. (Not all prohibited bases apply to all programs.) Many materials can be made available in alternative formats for ADA clients. To file a complaint of discrimination, write USDA, Office of Civil Rights, Room 326-W, Whitten Building, 14<sup>th</sup> and Independence Avenue, SW, Washington, DC 20250-9410 or call 202-7205964. Cooperative Extension Service, Iowa State University of Science and Technology, and the United State Department of Agriculture cooperating.