

MAKING A DIFFERENCE *for Iowans*

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A Weekly Column from Iowa State University Extension and Outreach

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For Immediate Release

Childcare Providers: Getting What You Want

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A key to good financial health is gaining control of your debt. Sometimes people feel like they live from paycheck to paycheck and there is not enough money for the end of the month. How do you get ahead? It is not easy and it will take some time to get out of debt. The key is to take control of your money and set financial goals to get what you want and need.



The first step is to set goals. Make a commitment to stop borrowing or charging until all your debts are repaid. It is like a diet. You set your goals and then meet and evaluate your goals.

There are different retirement savings options for people who are self-employed, such as childcare providers. They have different options and steps in saving towards retirement. Iowa State University Extension and Outreach is having a special training for childcare providers on Thursday, Oct. 8 from 6:30 -8:30 p.m. at the Extension and Outreach office located at 400 Central Ave. NW in Orange City. The training is called Planning Your Financial Future. Learn how to create a spending plan and ways to increase savings and reduce expenses and debt.

A second training for childcare providers called Steps Towards Retirement is on Thursday, Oct. 15 from 6:30-8:30 p.m. at the same location. Providers learn practical steps that they can take now to prepare for retirement, whether they are an employee or self-employed. Even small amounts if saved regularly, can build a valuable nest egg.

Childcare providers can log on and register for these workshops at the Child Care Provider Training Registry. The cost is FREE to the first 10 who register. You will receive 4 CEU's.

For more information about these workshops or any family finance related topic, contact Jan Monahan at 712-336-3488 or jmonahan@iastate.edu or visit www.extension.iastat.edu/humansciences.