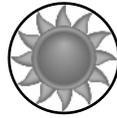


THE MONEY COACHES



"In the truest sense, freedom cannot be bestowed; it must be achieved."

Franklin D. Roosevelt

Living Free From The Burden Of Debt



Financial freedom is so much more than getting out from under the burden of a burgeoning debt that makes one feel discouraged, overwhelmed and defeated. Once the chains of enslaving debt are broken it allows one to experience freedom. Freedom to follow your dreams, freedom to be a generous giver, and freedom to control your money rather than your money controlling you. A written plan, discipline, and resolve are needed to stay on track and kick debt to the curb for good.

Living a debt-free lifestyle can be life-changing — reduced financial stress, more money for saving and no interest payments. Financial freedom builds confidence and requires change.

"Change requires rearranging your priorities by rewiring your brain. If you're not heading in the direction you want to go, your problem likely isn't instruction, it's motivation."

Stacy Johnson of Money Talk News

Regain freedom and control over your finances by paying off debt and putting into

place sound financial practices that will prevent debt from accumulating again.

Character traits of those who live debt-free lives:

- *Live countercultural* – Don't believe the lie that debt is normal.
- *Practice self-control* – Make a plan and follow it. They are willing to wait, work and save.
- *They are confident* – They don't care what other people think.
- *Aren't afraid to say no* – To shopping trips, eating out with friends or spending on a whim.
- *Set goals* – That are specific, measurable, time-sensitive and in writing.
- *Don't care about stuff* – Content with what they have and aren't looking to buy happiness
- *Willing to make short-term sacrifices* – Once debt is gone there's more room in the budget for things such as dinner and a movie.
- *Don't compare* – Chase their own goals and dreams and not those of their neighbors or those on social media.
- *Generous* – Have the freedom to live and give generously.

Advantages of Debt-Free Living

The biggest advantages of debt-free living lead to a confidence that one will be able to meet future needs and set aside enough

money for retirement and other financial needs down the road. It lets one choose what they want to do with their money rather than pouring that extra money into debt.

Get Out of Debt and Stay Out of Debt

Tired of feeling discouraged, overwhelmed and defeated? Face your fears, attack your debt and live free. Make good decisions with the resources you have, change your financial habits and live deliberately.

1. Commit to stop borrowing
2. Live below your means
3. Save \$1000 emergency fund to avoid falling into debt over unexpected expenses, such as a home repair bill.
4. Make a budget and stick with it – it might seem restrictive at first, but in the long-term it brings great freedom.
5. Have a plan - Know how to use your income to attack your debt.
6. Recognize your weaknesses – Where are you likely to overspend? Limit your exposure to the temptation.

Get Started

Give the Money Coaches a call today to assess your situation and identify options to manage your debt. We'll work with you to develop a personal plan to help you achieve your goals and get on your way to financial freedom. Freedom to follow your dreams, freedom to give generously and freedom to control your money.

Your Employee Assistance Provider



Brown & Associates is the provider for the **Employee Assistance Program (EAP)** for Ceres Solutions Cooperative. In today's complex world, balancing work-life issues is more challenging than ever before. One in five employees will face a significant personal or professional problem that will disrupt their lives and the quality of their relationships.

Your EAP is a voluntary, confidential program that helps employees work through various life challenges that may adversely affect health, personal well-being and job performance. They provide EAP services by telephone, so there is no driving down time or missed work to access your EAP benefits.

Their services include assessments, brief counseling, and referrals to appropriate counselors or others in your location as needed. They assist employees with personal and/or work-related concerns, such as stress, family problems, work issues, and alcohol and substance use assessments.

Using your EAP does not cost you anything. It is a benefit that is provided by Ceres Solutions Cooperative. Each employee can utilize up to three (3) phone contacts with Brown & Associates. You simply call to schedule your phone appointment. Each appointment provides a 45 minute conference. Your employer is not informed of your participation in the EAP benefit. At the end of every year, Ceres Solutions Co. will receive a report which states the aggregate number of employees who utilized their EAP benefit. No identifying information about individual employees is included.

Employee assistance programs can help with a wide range of issues including but not limited to:

- Anxiety
- Addiction assessment
- Bereavement Care giving
- Coping with change
- Depression
- Emotional distress
- Elder care or aging issues
- Health care issues
- Grief & loss
- Marital or relationship issues
- Parenting issues
- Stress
- Trauma issues

Their staff has a combined history of providing more than 60 years of professional counseling services.

Please call:

Joyce Brown, Ph.D., LCSW, LMHC, LMFT

(574) 268-1164

Patricia Heiden, MSW, LCSW

(574) 223-5403

Call today to take advantage of this free and confidential benefit provided to you by Ceres Solutions Cooperative.

Questions? Contact Laurel Mann at Ceres Solutions - (765)362-6700.

Money Questions?
If you have questions about your personal finances, getting out of debt, saving, preparing for retirement, or anything money related, don't hesitate to reach out to us!
We'd love to work with you, and it doesn't cost you a dime!
Call or email us!

For more, check us out at www.themoneycoaches.com!

THE MONEY COACHES



Rich Keller
Cell: (765)592-0027
rich@themoneycoaches.com

Kathy Keller
Cell: (765) 592-0285
kathy@themoneycoaches.com

Chris Blystone
(765) 731-1107
chris@themoneycoaches.com