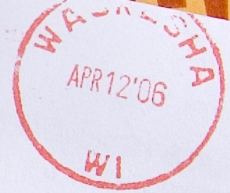


PAST DUE

PRESORTED
FIRST CLASS



Concerned About Your Finances?

FREE • CONFIDENTIAL Financial Help from a Family Finance Educator

Many Iowans have experienced a sudden income drop, yet the bills keep coming. Free and confidential individual conversations can help...

- create or revise a budget
- set priorities for bill payment
- connect with community resources to stretch incomes

Contact Phyllis Zalenski, zalenski@iastate.edu, 319-480-1106

You can also leave a phone message at Extension's toll-free Iowa Concern hotline (800-447-1985) and someone will call you back. For more information visit the [Managing Personal Finances in Tough Times](#) webpage (www.extension.iastate.edu/humansciences/finance).

The information provided is educational in nature to help you make your own informed decisions and is not intended to substitute for professional advice or serve as an endorsement of any financial product or service. Consult with licensed professionals prior to implementing any of the information provided to determine the course of action that is best for you.

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