

# Do you have a friend that needs help?



I work, but I'm always broke!

I need a better plan for this debt!

I'm too embarrassed to talk about this!

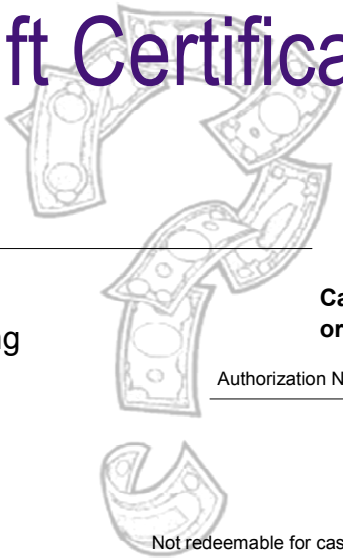


## Budget Counseling Gift Certificate

This certificate entitles

- to  One hour  
 Two hours of One-on-One Budget Counseling

Issued on \_\_\_\_\_ (no expiration date)



Call (617) 461-5025 to activate or redeem this certificate.

Authorization Number \_\_\_\_\_

Start Money Smart, Inc.  
P. O. Box 1078  
Medford, MA 02155

Not redeemable for cash. Redemption value not to exceed \$00.00

*Call to activate your certificate today!*

One hour for \$50  
Two hours for \$90



(617) 461-5025

Make checks payable to  
**StartMoneySmart**

Or pay through **PayPal**  
at [Jameel@StartMoneySmart.com](mailto:Jameel@StartMoneySmart.com)

Look at the pretty line go up!



## WHO CAN HELP??

| FINANCIAL ADVISOR   | BUDGET COUNSELOR   |
|---|--|
| <ul style="list-style-type: none"> <li>• How much do you <u>need</u> to save/invest (for home buying, retirement, etc.)</li> <li>• Information on how to begin investing with current savings</li> <li>• Information on how to handle current investments (mutual funds, 401k, etc.)</li> <li>• Determine life insurance needs</li> </ul> | <ul style="list-style-type: none"> <li>• How much can you <u>afford</u> to save</li> <li>• The best way to handle debt</li> <li>• How to become more financially organized/aware of day-to-day spending</li> <li>• How to handle a temporary money crisis</li> </ul> |

### If YOU can answer these questions...

- How much and how often do you get paid?
- How much money do you have in your bank account(s) right now?
- What is the amount and due date for every bill you have?

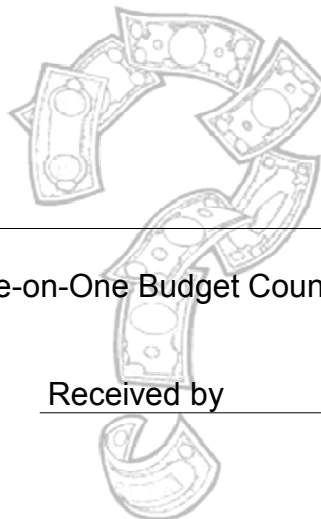
*One hour later...*



### WE can answer these questions...

- How much extra money can you save?
- When can you be out of debt?
- How much extra money will you have in the future?
- Do you need additional income? Exactly how much?

## Budget Counseling Receipt



Date: \_\_\_\_\_

Auth # \_\_\_\_\_

Received from \_\_\_\_\_

The amount of  \$50 for one hour  \$90 for two hours of One-on-One Budget Counseling

- Cash
- Check
- Paypal
- Other \_\_\_\_\_

Received by \_\_\_\_\_

 **StartMoneySmart**  
Money Information, Money Education

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