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**The “Change” in Your Pocket: Starting the Year Off Right**

Did you make a New Year’s resolution about saving money or getting your financial affairs in order? If so, you should consider attending a special seminar offered at the (Insert name of Library). It’s designed specifically to help you make those resolutions stick.

On (insert date and time)*,* ***Common Cents for Colorado***will present a light-hearted workshop about starting the New Year with better financial habits and goals. (It all has to do with that “change” jingling in your pocket.)

We all know that January is prime time to work on financial affairs. The New Year gives us a fresh start, and filing tax returns brings our financial picture in focus. Back in January 2014, a record 46% of individuals made some sort of financial resolution according to a survey by Fidelity Investments. Financial stability is the second most important area of focus for the New Year, right behind health and wellness.

While managing personal financial resources is important, Americans all too often get stuck in ill-advised and precarious situations. For example:

* Over 50% of people in North America live paycheck to paycheck – *The Wall Street Journal*
* 17% of Americans do not have enough savings to cover 1 week without a paycheck – *USA Today*
* 49% of Americans could not cover even 1 month’s expenses if they were to miss a paycheck – *Parenting Magazine*
* In a worldwide survey, 22% of US consumers said they have no money left after paying basic living expenses. Only Portugal had more cash-poor respondents, with 23% - *Kiplinger’s Magazine 2006*
* Over 62% of Americans retire on annual incomes below $10,000 - The US Census Bureau
* 53% of Americans have less than $25,000 in retirement savings - 43% of those people are over 55 - 30% believe they only need $250,000 or less in total retirement savings – Retirement Confidence Survey
* 60% of working Americans experience moderate to high levels of financial stress – National Omnibus Survey

So, you are not alone if you have a little work to do, and there’s no time like the present to start. Just think about how good you will feel as you take steps to bring order and wealth to your financial affairs.

The workshop will be straightforward and entertaining. We’ll examine all the reasons we don’t do a better job of handling our money (no personal confessions necessary). We’ll look at some psychological tricks we play on ourselves (and some we can use to correct our errors). We’ll list six financial resolutions for the New Year, and then we’ll actually do a few of the tasks so they will be checked off your list.

If you made some resolutions to improve your financial life, you will want to attend this special seminar. Space is limited, so register on-line today (insert information for registration). The **change** in your pocket could be worth much more than you think.