



**At the Money Club, we know that Small Steps lead to Big Success.**

Sometimes we think we must make major changes in our lives to get on the right track. But major changes are often the result of a series of Small Steps you can take to begin a path toward changing your life.

Each day when you visit the web site [www.MoneyClubs.com](http://www.MoneyClubs.com), you'll find three new Small Steps that you can do in fifteen minutes or less (and you can do anything for fifteen minutes!). You'll find Money Zone modules to cover in your Money Club meetings, 21-day Money Makeover programs to help you get out of debt and start saving, Money Magic affirmations, and much more.

Take your first step – join the Money Club today.

Your Money Guides,  
**Candace Bahr and Ginita Wall**

**Candace Bahr, CEA, CDS and Ginita Wall, CPA, CFP®, CDS** are co-founders of the Women's Institute for Financial Education (WIFE.org), the oldest non-profit organization dedicated to helping women in their quest for financial independence. As owner of her own investment management firm, Candace was named one of the top ten brokers in the country for 2003 by *Registered Rep* magazine.

Ginita, an advisor to General Electric's Center for Financial Learning, has been named to *Worth* magazine's Top Financial Advisors for the past seven years. Authors of *It's More Than Money – It's Your Life! The New Money Club for Women* (John Wiley, Jan. 2004), Candace and Ginita regularly appear on CNN and CNBC and in national financial and women's publications.

## Money Grows in Groups

Money Clubs, a free resource of the non-profit Women's Institute for Financial Education (WIFE.org), are an incredibly successful way for women to achieve their money dreams and support each other on their journey to prosperity. Take the first step today – join the Money Club at [www.MoneyClubs.com](http://www.MoneyClubs.com).

At the web site you'll find:

**Small Steps** you can do in fifteen minutes or less to get your financial life on track.

**Money Magic** affirmations – if you believe it, you can achieve it.

**Money Zones** to learn about every aspect of your financial life.

**21-Day Money Club Makeovers**, simple programs to change your financial life and get started on the road to financial security.

**Money Truths & Dreams** - a unique questionnaire to help you get started right away.

**MoneyClub Groups** where you can chat online about your money fears and dreams, and help others while you help yourself.

You'll find in depth information on the Money Clubs and Money Zones in our new book *It's More Than Money – It's Your Life! The New Money Club for Women* by Candace Bahr and Ginita Wall (John Wiley, Jan. 2004).

**Join the Money Club Today**  
[www.MoneyClubs.com](http://www.MoneyClubs.com)

10/03



Do you want to feel in control of your financial life?

Do you want to learn how to handle your finances?

**Join the Club!**  
**[www.MoneyClubs.com](http://www.MoneyClubs.com)**

You are about to discover a simple program that has the power to change your financial life forever.



**The Money Club is a free resource brought to you by the non-profit Women's Institute for Financial Education (WIFE.org)**



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[www.financiallearning.com](http://www.financiallearning.com)

The GE Center for Financial Learning is proud to support Money Clubs in an effort to help women take control of their financial lives.

# THREE EASY STEPS TO START A MONEY CLUB

When you start a Money Club you are starting a personal adventure in financial freedom. You and your friends will find that the Money Club is a fun, easy way to resolve financial issues that always seem to get in your way.

## 1. Decide the basics.

Before you start a Money Club, take a few minutes to ask yourself these questions:

### *Who will I invite to join the Money Club?*

Your friends, co-workers, business associates, and neighbors are perfect candidates.

### *How often will the Club meet?*

Some Clubs meet once a month, while others meet as often as once a week.

### *When will the Club meet?*

The Money Club can meet at any time – as a brown bag lunch meeting at work, during the evening, during the weekend, or during the day – whatever works best for your members.

### *How many people will be in the Club, and where will we meet?*

Most clubs have between four and ten members. If meetings are in your home, you might want to keep it to eight or fewer members.

## 2. Spread the word.

Anyone can benefit from being in a Money Club. Although the concept was intended for women helping other women, men can form their own clubs or join co-educational clubs. With adult supervision, older teens also can benefit from joining a Money Club.

Your Money Club will explore financial topics such as your money style, money fears and dreams, debt, saving and retirement planning. At the Money Club web site you'll find a meeting guide for each of the Money Zones, as well as a guide for leaders.

In most Money Clubs, group leadership rotates from meeting to meeting, giving each member a chance to direct the group. If your group prefers that you lead each time, be a steward of the group and ensure that everyone gets a chance to hear and be heard.

Make a copy of this brochure, and use the space below to invite your friends to join you in a Money Club:

Date and time \_\_\_\_\_

Where \_\_\_\_\_

Your name \_\_\_\_\_

Your phone \_\_\_\_\_

Your e-mail \_\_\_\_\_

## 3. Have fun while you learn.

Money Zones are the heart of the Money Club concept. Here's what you'll cover in each meeting:

**Icebreakers.** These are fun (and often very funny) games and questions to get you laughing and talking in the Zone.

**Things to Talk About.** These are discussion topics for the Zone that will help your group brainstorm ideas and exchange information. Dig into each Zone, and amazing things will happen!

### **Catch Yourself Doing Something Right.**

Share your recent money triumphs with your fellow group members, and give yourself a pat on the back for all of your hard work!

**What Will You Do Today?** Small Steps lead to big success. What Small Steps will you take before next meeting to move your life forward?

**Money Magic.** Choose a Money Magic affirmation that will help you stay on track until the next meeting.

**Just For You.** This is a private exercise you can do by yourself, before next meeting, to learn more about this financial area.

**Start a Money Club Today**  
[www.MoneyClubs.com](http://www.MoneyClubs.com)