



Reeta Wolfsohn, CMSW, is the founder of the Financial Social Work discipline and of on-line Financial Therapy Support Groups.



## CONTEST

**FORWARD** this newsletter to **20** people and automatically be entered into a drawing to **win** one of **5 FREE 1 year memberships** to an on-line Financial Therapy Support Group.

**FACEBOOK**" this newsletter and automatically receive a **1 month FREE membership** to an on-line Financial Therapy Support Group.

**TWEET** this newsletter and automatically receive a **1 month FREE membership** to an on-line Financial Therapy Support Group.

## CONTEST RULES

- [To Forward](#) you must use the "[Send to a Friend button](#)" on



**Financial Social Work** is dedicated to helping men and women create **SUSTAINABLE, LONG TERM FINANCIAL BEHAVIORAL CHANGE**

*"Get involved, to feel the sense of hope and accomplishment that come from working to improve your life."*

**FREE Webinar on Credit Card Reform Wednesday, March 10, 2010**

[Click to attend; we'll send you the registration details.](#)

[Follow Reeta on twitter](#) at [FSWhelp](#) to learn more about **Financial Social Work** and about economic news, articles and information which can impact you personally and professionally.

Dear Readers,

We are now offering very low cost [On-line Financial Therapy Support Groups](#) in order to provide the Financial Social Work model of education, motivation and support directly to clients around the country and around the world.

If you, or someone you know, feel sad, isolated, ashamed, afraid, depressed or angered by your financial situation, or hopeless or helpless as a result of financial problems, [Financial Therapy Support Groups](#) can help because they are:

- Open ended (you can join and/or quit at any time)
- Designed to provide direction, clarity and balance to the days, the lives and the financial journey of every member.

**Provide a safe place to:**

- Talk about money; to share the journey to emotional well-being & financial stability.
- Reduce the isolation, shame and guilt that jeopardize financial security.
- Replace old financial thoughts, feelings and attitudes with new ones capable of improving financial circumstances.

**Each session:**

- Is interactive, experiential and designed to motivate, educate and encourage financial and personal growth.

You can learn all the details about the groups and join one at [On-line Financial Therapy Support Groups](#). [You can also receive a free brochure by clicking here.](#)

**Be sure to enter our contest (column at far left) for many very easy ways to receive a FREE membership.**

Finally, be sure to register for our [FREE Webinar on CREDIT CARD REFORM, on Wednesday, March 10th](#) to learn the good, the bad and the ugly about how Credit Card Reform will impact your life.

this newsletter (in upper right hand corner next to envelope.) We won't know who you sent it to but will know you sent it to 20 or more people.

- To "[FACEBOOK](#)" you must first become a fan of **Financial Social Work**, so we can see that you wrote about Financial Therapy Support Groups.
- To [TWEET](#) you must first follow us on **Twitter** so we can see your tweet.

### Questions?

[Click here to e-mail them to us](#)



CENTER FOR FINANCIAL  
SOCIAL WORK

[Learn more about Financial Social Work at our website.](#)

To receive the Financial Social Work Certification packet, for social workers and non-social workers, click here: [certificationpacket@financialsocialwork.com](#)

Currently, Certified Financial Social Workers, Counselors and Educators/Coaches across the US and in two other countries work with cancer patients, dialysis patients, HIV-AIDS clients, domestic violence, adolescent pregnancy, the EAP department of several national and international companies, the US military, veterans, schools, the elderly, families of autistic children, criminal justice, foster care, Departments of Social Services, the federal government, in private practice, etc.

### Join the [Financial Social Work social network](#)

Become a fan of [Financial Social Work](#) on Facebook

### NAGFLATION

According to [BuzzWhack.com](#), Nagflation is, "the incessant gloom-and-doom predictions from economic analysts who feel compelled to issue updates even if nothing has changed."

Let me tell you how I deal with nagflation - First - I limit the amount of news I read or watch on the current state of the economy. Everyone knows we are in a mess, so rather than focus on the mess we are in - let's focus on getting out of this mess.

Second, I tune-out advertisements. Advertisers now craft their ads to show just how much they "care" about people/ consumers. Their solution is to tell me how to be smart about my finances by choosing their product instead of their competitors'. Um. how do you simultaneously save while spending?

Until we make the choice to take control of our own PERSONAL financial lives, until we make the choice not to get into debt this year, until we make the choice to live within our means, until we make the choice to change our behavior - our financial health can at best stay the same, and more likely, get worse.

We need to stop listening to advertisers telling us to save big by spending our money by April of 2010, or we'll never improve our financial lives. Saving 40% on a TV, isn't saving your family a ton of money, if you're just content with what you have...

To end on a humorous note, a few years back Saturday Night Live aired a timeless skit filled with brilliant financial advice - the simplicity of the message is **Don't Buy Stuff**. *Note: this is a link directly to the clip I want to show - you may need to allow pop-ups to view. Anything else on this site is not my intended message & I apologize if anyone who chooses to view other than what's intended takes any offense for the humor. it is Saturday Night Live, after all :)* <http://www.hulu.com/watch/1389/saturday-night-live-dont-buy-stuff> Enjoy!



### **"TAKING CHARGE: of your money, your life and your future..."**

If you are experiencing financial problems, challenges and stress, the **Financial Social Work "TAKING CHARGE: of your money, your life and your future..."** program is for YOU!

This program will teach, motivate and support you in creating sustainable, long-term financial behavioral change. Everything you need to take control of your money and gain control of your life is provided in a colorful bound

*Until next time, I wish each of you more money-wise days filled with the emotional stability which results from improved financial circumstances.*

**Reeta**

**If someone forwarded this e-mail to you, be sure to register to have your own copy e-mailed to your inbox by clicking on "SIGN UP" at the bottom of this newsletter.**



Mark Cowell, completed his MSW at UNC- Chapel Hill. He now works as a corporate social worker in North Carolina. He has been married for 7 years and has two wonderful boys.

Mark is a Certified Financial Social Worker.



workbook filled with activities and exercises that will help you to learn how to become more personally and financially successful no matter what your current circumstances may be.

As you explore your thoughts, feelings and attitudes about money, you will also learn the basics of reducing debt and building savings (assets) and how to begin healing from the many challenges associated with financial problems.

Through this process you will gain greater insight and understanding for how you got where you are and then identify where you want to be in the future. This process will allow you to develop a success plan for creating a more emotionally and financially stable future for yourself (and for your family.)

A unique self-study program for anyone experiencing financial problems, challenges and stress. To request a brochure [Click Here.](#)