

Raglan Budget Service

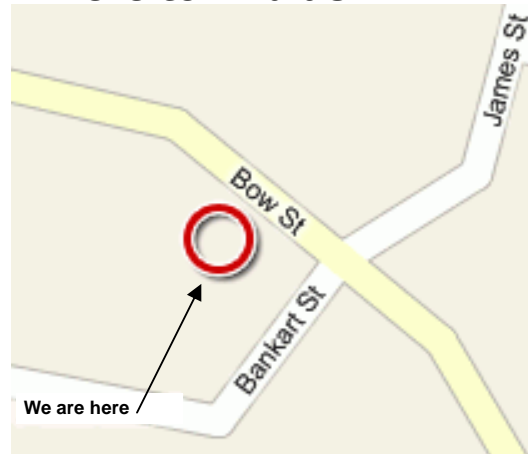
Raglan Budget Service is a free, friendly and confidential service that exists to assist families and individuals seeking help with their household budget.

Our qualified budget advisors can help you gain a better understanding of budgeting, gain control of your debt, help with creditors and/or help you achieve your financial goals.

You can call in at any time to make an appointment or contact us by phone or email and we will be happy to discuss any budget issues with you.

***So why not give us a
call to discuss your
budget.***

Where to find us!



How can we help?

Raglan Community House Budget advisors can assist you in gaining a better understanding of budgeting and managing your finances. We can assist you in creating a manageable budget to gain control of your debt, help with creditors or government services such as WINZ or IRD.

Our service is **free**, **confidential** and available to anybody who wants a better understanding of their household budget.

Raglan Community House Society Inc.

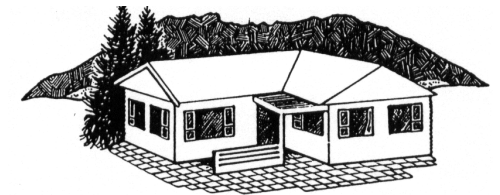
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Raglan Budget Service



*Member of Waikato Bays Association of
Household Budget Services*

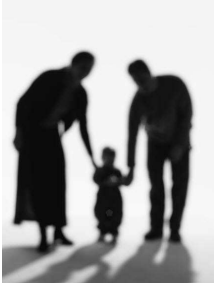
Contact us:
Tel: 07 825 8500
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Email: budget_rch@extra.co.nz



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Why do I need a budget?



One of the major concerns today is debt and how it affects our family relationships. Financial hardship can lead to other family issues which can affect your well-being and

that of your family. Good budgeting advice can assist in reducing stress and help you plan for the future.

What is a Budget?

The word "budget" conjures up thoughts of penny pinching and number crunching. This couldn't be further from the truth. A budget is a guide that tells you whether you're going in the direction you want to be headed in financially. You may have goals and dreams but if you don't set up guidelines for reaching them and you don't measure your progress, you may end up going so far in the wrong direction you can never make it back.

Why Budget?

Here are five good reasons:

- A good budget lets you control your money instead of your money controlling you.
- A good budget can keep you out of debt or help you get out of debt.
- A good budget actually creates extra money for you to use on things that matter to you.
- A budget helps your entire family focus on common goals.

- A budget helps you prepare for emergencies or large or unanticipated expenses that might otherwise knock you for a loop financially.

So why not give us a call to discuss your budget.

RAGLAN COMMUNITY HOUSE

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