

Office of Continuing Professional Education, Cook College  
Rutgers, The State University of New Jersey  
102 Ryders Lane, New Brunswick, NJ 08901-8519  
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**Starting Over**  
**Making the Most of Your Money**

- March 15, 2006 - New Brunswick**  
 **March 23, 2006 - Morristown**

Nonprofit Organization  
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New Brunswick, NJ  
Permit No. 153

Name(s) \_\_\_\_\_  
**Bankruptcy Case Number (required)** \_\_\_\_\_  
Job Title \_\_\_\_\_ Employer \_\_\_\_\_  
Mailing Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Zip \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_  
Work \_\_\_\_\_ Home \_\_\_\_\_  
Cell \_\_\_\_\_ Fax \_\_\_\_\_  
E-mail \_\_\_\_\_

\_\_\_\_\_ \$60 Per Person \_\_\_\_\_ \$100 Per Couple  
(*up to one week prior to course date*)

\_\_\_\_\_ \$65 Per Person \_\_\_\_\_ \$110 Per Couple  
(*within 5 business days of course date*)

- Check or money order enclosed  
*Payable to: Rutgers, The State University of NJ*

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*Cook College,  
Office of Continuing Professional Education*

# Starting Over

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# Making the Most of Your Money



*A Debtor Education Personal  
Financial Management Course*

**MARCH 2006 DATES**

**New Brunswick - March 15th**

**Morristown - March 23rd**



THE STATE UNIVERSITY OF NEW JERSEY  
**RUTGERS**

## Starting Over

### Making the Most of Your Money

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#### *A Debtor Education Personal Financial Management Course*

This 2½ hour, classroom-based course meets the legal requirement for personal finance education for anyone who has filed Chapter 7 or Chapter 13 bankruptcy in the state of New Jersey.

The course provides practical, unbiased strategies to reduce spending, increase savings, and manage credit wisely. It will cover the following topics:

- Developing a spending plan
- Setting SMART financial goals
- Cutting costs, better buying, and increasing savings
- Using credit wisely and understanding your credit report
- Recordkeeping and sources of unbiased information
- Understanding interest rates and fees - the full “cost of money”

Participants who complete this training program, and the required course evaluation form, will receive a certificate that will document that you have satisfied the personal education requirement of the Chapter 7 or Chapter 13 bankruptcy filing process.

*The sponsor is approved to issue certificates evidencing completion of a personal financial management course in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of a Provider's services.*



## Registration Information

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The registration fee for this program is \$60 for individuals, or \$100 for couples who register jointly, provided registration is received five (5) business days prior to the start of the course. Registrations received after that date will be \$65 per person, or \$110 for couples registering jointly.

#### **Sponsored by:**

Rutgers, The State University of New Jersey  
Cook College, Office of Continuing Professional Education  
102 Ryders Lane

New Brunswick, NJ 08901-8519

**Phone:** (732) 932-9271     **Fax:** (732) 932-1187

**E-mail:** [ocpe@cook.rutgers.edu](mailto:ocpe@cook.rutgers.edu)

**Online:** [www.cookce.rutgers.edu](http://www.cookce.rutgers.edu)

**Fee:** \$60 per person / \$100 per couple  
(up to one week prior to course date)

**Late Fee:** \$65 per person / \$110 per couple  
(within five (5) business days of course)

Services are provided without regard for students' ability to pay. The course fee will be waived for those who demonstrate financial hardship, such as proof of current receipt of TANF, WIC, food stamps, or other public benefits.

Please contact our office for additional information.

**FOR UPCOMING COURSE INFORMATION:**

[www.cookce.rutgers.edu](http://www.cookce.rutgers.edu)

