

# Financially Frozen: Melt Away Debt and Get a Fresh Start with Your Finances

**M**any people want to pay off debt and learn how to do a better job of managing their money. They need solid financial education so they can create a better future for themselves and their families. *Financially Frozen* is just such a resource. It incorporates and expands on ACCE's most popular program, *Money in Motion*.

*Financially Frozen* helps clients identify what they value most in life, so they can use their finances to create the life they truly want. Clients will gain practical skills to manage their money, have good credit, get rid of debt and reach their goals. Real-life stories throughout *Financially Frozen* show clients ways that people are changing their lives by making smart choices with their money.

*Financially Frozen* covers topics including:

- Moving from financial struggle to stability
- Developing a budget that fits your needs and goals
- Using credit wisely and understanding your credit score
- Contracts and insurance
- Protecting yourself from scams
- Seeking help when necessary to cope with financial problems

*Financially Frozen* is ideal for client or community education, or for self-study. You can offer clients the *Financially Frozen* 8-chapter workbook, or the online course.

***Financially Frozen can be ordered directly from the ACCE website: <http://www.acce-online.com/>***

