



Resolve to be happier, financially, in 2012

Are you spending more and enjoying it less? Are you overwhelmed by the amount of stuff you have, and the amount of time it takes to pay for, maintain, and store it all? Do you hardly know your neighbors, and feel disconnected from your local community? How much quality family time do you have or is that put aside in favor of HD television, cell phones and iPads, personal laptops and video game consoles? Do you often feel rushed with too much to do, not enough time to do it all, wondering if this is "all there is."

Karen M. Blass, M.Ed., CEFP, Extension Educator, Family and Consumer Resources, UNH Cooperative Extension has led many money management workshops and helped hundreds of New Hampshire residents transform their relationship with money. This month she has written a short article that discusses the steps we need to take to make changes and achieve financial freedom and independence. [Please read "How Much is Enough: Practicing Money Mindfulness".](#)

Scam Alerts

The NH Attorney General posted a [Consumer Alert regarding American Central Lending Services](#). This company is not located in Portsmouth and does not operate in NH. Residents should be cautious when applying for loans over the internet and never wire money to someone out of the country.

Foreclosure Prevention Workshops

January 5, and 19, 2012, from 6-8 pm, in Manchester and Nashua. Call NeighborWorks of Greater Manchester at 626-4663 to register.

January 26, 2012, from 6-8 pm. in Concord. Call CATCH Neighborhood Housing at 225-8835 ext. 125 to register. Visit [HomeHelpNH.org for additional information and resources](#).

Home Buyer Seminars

There are many home buyer seminars scheduled in January in several parts of the State, please visit <http://www.gonewhampshirehousing.com/events> for information.

Managing Money Workshops

[Making Money Work for You](#) and other UNH Cooperative Extension Workshops are scheduled in many parts of the State. [Visit their web site for dates, times and additional information.](#)

Sign up for this Newsletter

Our goal is to alert and educate NH residents about financial issues to help them save, protect and manage their money. Please [sign up for this newsletter](#) and share it with others.