

MEET SOME OF PAAMONIM'S FAMILIES

The Wolfovitch family: Mor, Yael and their three children, Maale Shomron

When we started at Paamonim we had an overdraft of NIS 20,000 and two loans to pay off. The worry made me sick. I couldn't sleep at night and I was in depression. I could see that even though I was working, I was not managing to get rid of the overdraft.

We began our Paamonim economic recovery program with Renana, our volunteer tutor, who was warm and caring. Even when we were on the verge of giving up, she encouraged us and gave us strength. We began in July/August, the most difficult months for many families. I would cry to her and she would encourage me by saying "Do what Paamonim tells you and you will succeed!" We indeed succeeded, thanks to her. We have already been in our economic recovery program for nearly a year, and we can see results. We have reached the point where we are in surplus in our bank account and in control of all our expenses.

> **New Year Resolution:** *Plan expenses carefully, record expenses exactly and think twice before every expense.*



The Shalom family: Bnei Brak

Thanks to the Paamonim organization and our devoted tutor, our dear Moshe Miller, we got out of our deep economic problems and difficulties. We are delighted that we are no longer in overdraft in the bank, we do not hold a credit card, and we only pay in cash!

> **New Year Resolution:** *Don't buy everything you want. Try to live within your means.*



The Nurieli family: Devorah and Aviad and their son, Dror, Kibbutz Meirav

Before Paamonim's workshop we did not know how to manage our economic household correctly and we found it difficult to "finish the month". In the workshop we received tools to run our economic household and we started to put what we had learned into practice as soon as we could.

Parents, banks, loans etc. we know exactly what we have and what we don't have. We buy what we need and even give ourselves treats sometimes. Our immense satisfaction is that we are not dependent on others.

> **New Year Resolution:** *If you want to buy something expensive, don't buy in installments but put the money aside over a number of months. Only buy the product when you have all the money. That way you won't get into long-term debt.*



The Levi family: Hila and her son, Uri, Haifa

Paamonim brought me back to where I was before I lost my way and no longer had control over my life. That means I am now standing on my own two feet again, with confidence and motivation. I know for sure that I will never, ever, fall into economic crisis again!

> **New Year Resolution:** *Listen to yourself and defer gratification. Record your expenses all the time and buy only what you need - not everything you want.*

The Meller family:

Kalman and Einat and their three children, Kiryat Bialik

We approached Paamonim at a stage where we understood that our family budget needed outside help. We are so lucky that we were given such a wonderful, optimistic volunteer tutor. He was never judgmental and always gave us a feeling of security and genuine partnership. Step by step we built up our family economic recovery plan together. We managed to regain control over our family expenses. This system of control gave us freedom. As soon as we began our tutoring at Paamonim we felt as though we had been released from pressure and saved from worry.

> **New Year Resolution:** *Record household expenses carefully.*

The Sharon family:

Itzik and Chava and their two children, Modiin

Before we came to Paamonim we thought that we were running our economic affairs correctly and that we knew about all our income and expenses. With Paamonim's help, we became aware that our true situation was something quite different. We were actually in serious overdraft, and we had to worry whether the bank would honor our mortgage payments and give us credit. With the help of an exact budget for every expense and tools to increase our income and achieve our goals, we got out of enslavement to the bank and began a new year – many, many new years - of economic freedom. At first this was difficult, but with the wonderful training that we received from Paamonim and the strong will that we had to succeed, this responsible economic management has become routine for us.

> **New Year Resolution:** *Follow up and record expenses and income daily so that at any given moment you know exactly what the budget is for every expense. Most important – do not deviate.*

