

**JUDGE MARGARET MANN**  
**UNITED STATES BANKRUPTCY JUDGE**



In today's society, overspending and the abuse of easy consumer credit have contributed to people unnecessarily filing for bankruptcy and experiencing many of the other consequences of serious financial problems.

These difficulties can adversely affect every area of people's lives. Consumers have faced collection efforts by creditors and have been turned down for an apartment, homes, or cars loans. They have suffered reduced performance at school or work, have been rejected for school loans, or have been forced to drop out of school. Many have lost jobs and employment opportunities. For some, the stress of financial troubles can bring on depression, and in some cases can result in substance-abuse problems and even suicide.

The credit abuse problem affects all age groups. Unfortunately, too many of our young people are financially illiterate. They need a chance to develop good financial hygiene to become productive adults and members of society.

Professionals in the bankruptcy system see firsthand consequences of severe financial problems. Now is the time to learn about finances that will stay with you throughout your entire life. What you learn now may prevent you from being a victim of easy and deceptive credit traps and help you to live a comfortable and debt-free life. Although we are here to help if necessary, we know your lives would be better if you never had to see us in the Bankruptcy Court.

**Invite CARE to your school or next event!**

**Check out who else has:**

- **San Diego High School**
- **Open Days at the United States District Court**
- **Point Loma High School**
- **San Ysidro High School**
- **La Jolla Country Day**
- **Montgomery High School**
- **Eastlake High School**
- **Serra High School**
- **Women and Families Resource Fair**
- **Monarch School**
- **Camp Pendleton**
- **Torrey Pines High School**
- **Del Norte High School**
- **San Diego Center for Children**
- **And many more!**

**Credit Abuse Resistance Education**

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San Diego, CA 92101  
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[www.casb.uscourts.gov/care-program](http://www.casb.uscourts.gov/care-program)  
<https://care4yourfuture.org/>

# CARE

**Credit Abuse  
Resistance Education**



**Sponsored by:**

**United States  
Bankruptcy Court  
Southern District of California**

[www.casb.uscourts.gov/care-program](http://www.casb.uscourts.gov/care-program)

## What is CARE?

CARE is a national, nonprofit community service program that uses bankruptcy and other financial professionals to teach young adults the basics of financial literacy.

### A little bit of history

Founded in 2002, the Credit Abuse Resistance Education (CARE) program seeks to educate high school and college students on the responsible use of credit and other fundamentals of financial literacy, as well as the potential consequences of poor money management and credit card abuse.

The program was founded by now-retired U.S. Bankruptcy Judge for the Western District of New York John C. Ninfo II. Tired of seeing so many debtors coming through his courtroom having gotten into financial trouble through the misuse of credit cards and poor financial planning and budgeting, Judge Ninfo decided to act and the CARE program was born.

The CARE program boasts a presence in all 50 states and the District of Columbia.

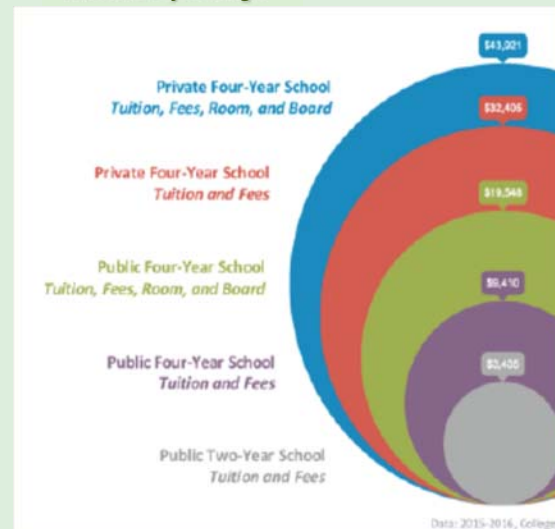
*"The volunteers with our CARE program here in San Diego provide practical tips to help people avoid costly financial mistakes and build security for a happy life."*

*Judge Margaret M. Mann  
U. S. Bankruptcy Court  
Southern District of California*

### What CARE will bring to your students

- **Brush up on Budgeting**  
*CARE will teach students everyday tips to stay on track, right from their smartphone*
- **Banking 101**  
*From how to set up a checking and savings account to information on the best type of accounts for students*
- **Credit Cards**  
*To use credit or not? CARE will discuss the pros and cons of credit and how to use wisely*
- **The Truth About Credit Scores**  
*What is it? How can I get a higher credit score? These are all questions the CARE program aims to answer*
- **Payday Loans**  
*New regulations related to payday loans and how students could be at risk*
- **Student Loans – Handle with CARE**  
*Why higher education is worth the cost and how to avoid risks in borrowing while decreasing the overall amount*

### The Cost of College



## We Bring CARE to You

The CARE Program is a nationwide effort to train young men and women to intelligently manage their student loans, financing, credit cards, and credit-card debt. The information in this brochure is just a sample of the information shared through the CARE Program.

Judges, attorneys, and other professionals in the judicial system are available to deliver informative presentations to your students, right in your classroom.

The CARE Program presentations can be delivered to large or small groups and can be tailored to fit your schedule. We can also focus on a financial topic that is most interesting to your students. If you are a school administrator or teacher interested in scheduling a CARE presentation at your school, please visit our Web site or contact our CARE Program coordinator.

**44%** of Americans say that **personal finance** is the **most challenging** topic to discuss.

Talking about death ranked as less difficult.