

**Department of Personnel Administration  
Memorandum**

**TO: Personnel Management Liaisons (PML)**

<b>SUBJECT:</b> Debt Reduction Workshop	<b>REFERENCE NUMBER:</b> 2009-009
<b>DATE ISSUED:</b> February 5, 2009	<b>SUPERSEDES:</b>

This memorandum should be forwarded to:

**Personnel Transaction Staff  
Personnel Transaction Supervisors  
Personnel Officers  
Employee Benefit Officers**

**FROM:** Department of Personnel Administration  
Savings Plus Program

**CONTACT:** Bob Eviston  
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SPP has a new workshop for State employees. "Digging up Dollars: How to Reduce Debt" helps employees manage current and future debt and stretch their dollars.

Employees will learn:

- ✓ the signs you're carrying too much debt
- ✓ the true cost of debt
- ✓ four keys to using credit wisely
- ✓ why it's important to put money aside for retirement

Use the attached flyer to tell employees about the new Debt Reduction Workshop.

Workshops will be held at locations throughout California. For details, dates, and locations, and [to register for a workshop, please visit our website.](#)

If you'd like us to offer this workshop onsite for your employees, contact Bob Eviston at (916) 324-0513.

/s/ Michelle Berklacich

Michelle Berklacich, Administrator  
Savings Plus Program