

Taking Control Of Your Finances



1

Keep a Budget

- Write it Down
- Review Regularly
- Update as Needed
- Prioritize paying secured debts first (housing, car, furniture, etc.)

2

Set Financial Goals

S.M.A.R.T.

Specific - Measured - Achievable
Relevant - Time Limit

"In 1 year I will save \$1,040 for vacation by putting \$20.00/week into a separate savings account"



3

Build Up Your Savings

Budget to build up your savings.

Small: Unexpected Bills

Medium: New Tires/Appliance

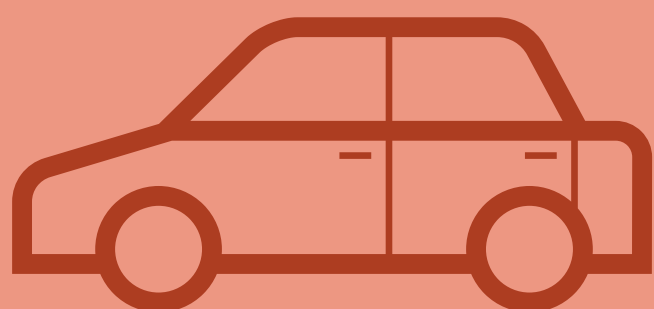
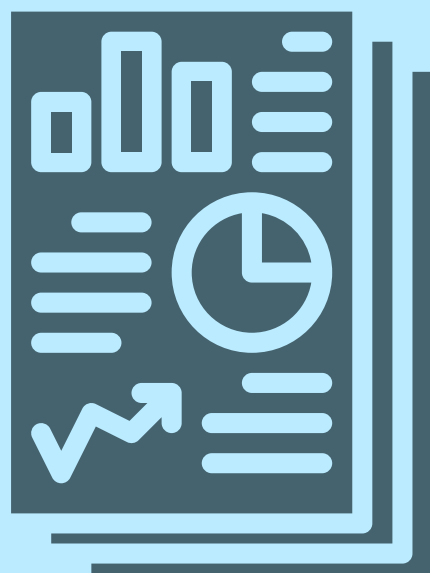
Large: Laid off work

find a savings challenge to get started!

4

Monitor Your Credit Report

- Make sure you know what debts you have.
- Dispute inaccurate accounts
- Most banks offer free credit scores/ reports with their online banking.



5

Cut Back on New Debts

Ideally, you'll have enough saved so you don't have to take out new debt.

Take your time
shop around for the best rates.

Just keep it few and far between.