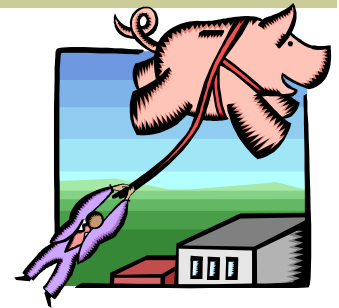


Money Management

The best way to prevent financial problems is to follow a budget and watch spending closely. Here are some tips that may help to improve money management skills.



- ◆ **Develop a household budget** - and stick to it. Make a list of household expenses by category. Your list should not exceed your total monthly take-home pay. If it does, then cut expenses.
- ◆ **Check bank statements.**
- ◆ **Pay yourself first.** When developing a household budget, don't forget to set aside money for savings. Just \$10 a paycheck can make a difference.
- ◆ **Limit use of credit cards.**
- ◆ **Shop wisely.** Only buy what you need. Using coupons and comparing prices can save even more.
- ◆ **Don't rely on overtime pay.** Put overtime pay into savings instead.
- ◆ **Own, don't rent.**
- ◆ **Don't gamble money away.** The odds of losing are much greater than chances for winning.

If your financial problems are too big to handle alone, help is available. You can call the **National Foundation for**
