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TEN KEYS FOR FINANCIAL SUCCESS

1. **Spend Less Than You Earn.** Keep a budget or spending plan and track your spending.
2. **Have a Plan.** Get organized, write down your financial goals, track your expenses.
3. **Prepare for Expected Events.** i.e. Retirement, Holidays, etc.
4. **Prepare for Unexpected Events.** i.e. Emergencies, Job loss, etc.
5. **Always Know Your Interest Rates.** Never exceed 13% interest on loans and know what you pay on interest and fees. Know how your interest is being calculated.
6. **Keep a Healthy Credit Report.** Receive a free annual credit report at annualcreditreport.com
7. **Avoid Waste.** Eat at home, clip coupons, return purchases you won't use.
8. **Take advantage of tax breaks.** Earned Income Credit, VITA
9. **Fill in the Financial Gaps.** Garage sale, eBay, recycle, sell excess produce at a Farmers Market, house cleaning, etc.
10. **Give Back to Your Community.** Angel Tree, United Way, Food Bank

Plan to be Financially Successful

- Know where your money is going
- Save for specific needs
- Write down immediate, short term, intermediate and long term goals
- Create a spending plan that works for you and track what you spend

Start Saving Now to be Prepared

- Save lump sum payments / windfalls like tax refunds, gifts or inheritance.
- Be prepared for sudden illness, theft, natural disasters or the loss of your job.
- Have adequate Health, Car, Home, and Life Insurance.

Improve Your Credit Score

Your Credit Score is a number that indicates if you have good credit history. You can improve your Credit Score by paying your bills on time. Don't apply for credit (cards) frequently. Pay off your balances each month.

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