

MANAGING YOUR MONEY \$

Achieving A Resolution Of Financial Health

(NAPSA)—According to a survey conducted by Franklin Covey at the end of 2007, the top New Year's resolution for 2008 was to "get out of debt or save money." And given the nation's economic crunch in 2008, it's expected that financial goals will be a high priority in 2009.

The survey also found that 35 percent of Americans break their New Year's resolutions by the end of January. So what can you do to stay on track to get your finances in order (or, at least, in better shape)?

Financial expert Liz Pulliam Weston, author of "Easy Money: How To Simplify Your Finances and Get What You Want Out of Life," offers these tips for saving money and sticking to your New Year's resolution.

- **Use cash as much as possible.**

Using cash really helps people stay on the straight and narrow. Set aside cash each month to cover variable expenses (such as food, gas and entertainment). When the money is gone, it's gone. No going back to the ATM for more.

- **Open a high-yield savings account.**

You'll want to keep your money working hard for you, and that means getting a higher rate than you'll find at the typical brick-and-mortar bank. Look for a high-rate, FDIC-insured savings account with no account minimums and no monthly fees, such as FNBO Direct (www.FNBODirect.com/savings).

- **Shop smart.**

Don't make any online purchases or big offline purchases without first checking to see if an online coupon is available. This



Pay yourself first in 2009 and reach your savings goals.

can be as simple as a Google search using the word "coupon" and the name of the store. Typically, online coupon searches are worth the effort.

Another place to find valuable savings tips is at www.pyfchallenge.com. The PYF Challenge follows five people as they compete to save the most money. Along the way, challengers have shared their unique savings strategies, such as:

- When taking a trip, consider flights with one or more stops. It's less convenient than a direct flight, but normally will save you a considerable amount of money.

- Look for ways to make some extra cash. Participate in focus groups, freelance, etc., and put that cash toward expenses outside your monthly budget (e.g., gifts, donations).

- Save money on groceries by taking a list to the grocery store and abiding by a "do not stray from the list" policy. It's amazing how much unneeded stuff you buy otherwise.