

Managing Your Money

Don't Get Into Debt

(NAPSA)—Sticking to a budget or a new financial resolution and not racking up credit card debt may be easier than many people realize.

One thing that may help is a reloadable prepaid debit card, which is a good alternative to credit cards and checking accounts. Using a prepaid debit card means you can only spend what was loaded, so there are no overdraft or interest fees. The cards are easy to reload at thousands of locations nationwide.



A prepaid debit card can give you control over your money.

Prepaid cards can be used for everyday purchases—such as groceries, paying bills or online shopping. Use of the cards is safer than using cash, because the funds on your card account are protected from unauthorized use if your card is lost or stolen and FDIC insured if your card account is registered.

You can even use a PayPower Visa Prepaid Card to get cash from ATMs and a PayPower Card can be used anywhere the Visa debit card is accepted, including online or over the phone. This card is issued by MetaBank™ pursuant to a license from Visa U.S.A. Inc.

You can find the cards in thousands of grocery stores and other locations across the U.S. and online. No credit check, security deposit or bank account is needed to enroll for the card. Approval is subject to ID verification. Learn more at www.paypower.com.