

MANAGING YOUR MONEY \$

Financial Tips For Generation X

(NAPSA)—Young adults in their twenties and early thirties face a variety of challenges in their quest for financial security.

If you are a member of what's known as "Generation X," here are five tips to help you manage your money and plan for your future:

- Invest in your future. One way to improve your job and career prospects is to make education a priority.

- Start an emergency fund. Building up an emergency fund to cover three to six months of "bare bones" living expenses can help you have more confidence.

While using credit cards can be convenient, they have the potential to create debt problems that can last several years. ®

- Save early and continuously for retirement. While that may seem like a long way off, the key is to make time your ally.

- Let retirement funds accumulate. If you change jobs early or often in your working years, consider rolling over your account into an Individual Retirement Account (IRA) or new company plan.

- Use credit cards wisely. While using credit cards can be convenient, if misused they have the potential to create lasting debt problems. Paying off the full balance each month is the best way to control your use of credit.

For a free financial planning guide, contact the Society of Financial Service Professionals at (888) 243-2258 or you can visit www.financialpro.org.