

# MANAGING YOUR MONEY



## Fiscal Fitness



(NAPSA)—Everyday finances, budgets and credit card management can be daunting for many people. It can be difficult to navigate the information available to us, from credit card agreements to bank accounts to loans. But once you discover how these items can help, you'll be equipped to manage and keep tabs on your everyday finances.

The hardest part can be figuring out where to begin. Having resources to get started helps—and companies such as Chase Card Services can point you in the right direction. These simple steps can provide a basic foundation for your healthy financial well-being:

1. Set your goals.
2. Determine how to save and what you want to save for.
3. Develop a budget—the National Foundation for Consumer Credit (800-388-2227) can assist with setting up a realistic budget and help with planning for future expenses.
4. Read your credit card agreements when you open a new account and review your monthly statements regularly.
5. Decide on the banking services you need to execute your

plan—and where to find them. Many banks offer three basic types of accounts, including checking, savings and certificate of deposit accounts.

Once you manage to get basic control over your finances, follow the next few tips to ensure smart spending habits, maintain a good credit score and help avoid identity theft.

- **Boost your credit score** by using credit cards responsibly to establish a positive pattern of paying bills on time, without exceeding set spending limits.

- **If you experience issues with paying your bills on time**, contact your creditors. They are able to work with you to determine an appropriate payment plan.

- **Prevent identity theft by monitoring your credit report** on a regular basis. You are eligible for one free credit report per year by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).

For additional financial resource information, visit [www.chase.com](http://www.chase.com) and go to the Financial Education Resources section or visit [www.practicalmoneyskills.com](http://www.practicalmoneyskills.com).

Following these tips will help guarantee a healthy financial future.