



Money Management

Having Fun While Staying In Budget

by Manisha Thakor

(NAPSA)—Sticking to a budget can be easier than you may think—and it can even be fun. Here are hints on how:

•**Do the math:** To help you put the cost of various “fun” expenses in perspective, take your household income and divide it by 2,000. That tells you roughly what you earn pretax per hour. Before you buy something, figure out how long you have to work to afford it.

•**Get e-mail deals:** Check out your in-box. There may be bargains there.

•**Take a great staycation:** Instead of spending money on travel, explore the neighborhood. Go to the tourism bureau to see about discounts and free events.

•**Create a “digital envelope” system:** Split your budget into categories and load up a prepaid card. That can help you stick to a budget, and with a prepaid card, you can’t overspend.

To provide consumers with a best-in-class prepaid option, one company now offers a prepaid reloadable card with no monthly, recurring or maintenance fees, no impact on your credit and no risk of overdraft.

Unlike other prepaid reloadable cards, the American Express Prepaid Card has no fees for purchasing the card online, monthly maintenance, activation, balance inquiries, alerts, card replacement, foreign exchange transactions or loading via bank account.

The funds do not expire and the first ATM cash withdrawal is



A prepaid card can be a great budgeting tool, preventing you from overspending, advises Manisha Thakor.

free. The card is safer to carry than cash and if it’s ever lost or stolen, the funds can be replaced.

Cardmembers get some of the same benefits you’ve come to expect from American Express—like Purchase Protection, Roadside Assistance, Global Assist and more. The card can be used virtually anywhere that accepts American Express and it’s available online at www.americanexpress.com/prepaid.

•*Ms. Thakor is co-author of two critically acclaimed personal finance books: “On My Own Two Feet” and “Get Financially Naked.” Her national TV appearances include CNN, CNBC, PBS’ “Nightly Business Report,” “ABC News Now” and “The Rachael Ray Show.” She is currently working with American Express on the launch of the Prepaid Card.*