

MONEY MATTERS



Making Your Budget Work For You

(NAPSA)—At the end of the month, do you know where your money went? If you don't, you may want to consider making some changes in the way you handle your finances.

Here are some tips to help you get a better grip on your money.

- Commit to your budget by preparing a written list of your financial goals.

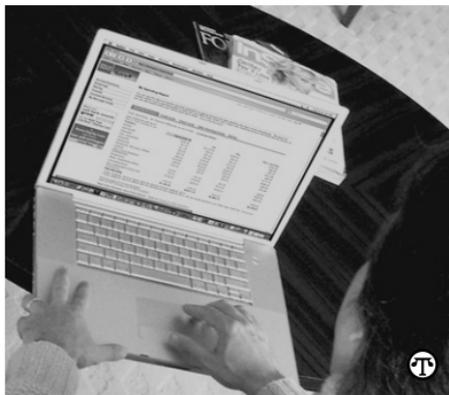
- Rethink your attitude about money and savings. Look at a budget as a way to reward yourself by getting the things you really want.

- Once you've succeeded in paying off a loan, target those unaccounted-for funds in your budget for your savings.

- Stick a savings account deposit slip in with your stack of bills to be paid. That way, when you pay your bills, you pay yourself, too.

- One way to get a better idea of where your money goes is to use a debit card and bill pay so that you can manage your expenditures through online banking.

- Take advantage of the latest online tools designed to help track and organize these expenditures. For example, Wells Fargo offers its customers the patent-pending "My Spending Report" that combines information on spending transactions from a customer's check card, credit card, checking account and bill pay in one convenient place. The report can be accessed through a secured, online banking session and it's automatically updated each day.



Many experts claim that keeping track of spending is key to creating a budget that works.

Electronic and bill payment transactions are organized by familiar categories such as gas/automotive, groceries, or ATM withdrawals. Customers can also save and print the report.

By automatically organizing purchases and payments into categories, the report lets customers know exactly where their money goes each day, quickly allowing them to spot spending patterns within their Wells Fargo accounts. The report also allows customers to view their current-month spending along with two prior months of transactions and an average of their last two months' spending.

"You get the advantages of complex personal finance software without having to enter the information yourself, saving time and money," said Pearl Kolling, vice president and product manager for the online report.

To learn more, visit the Web site at www.wellsfargo.com.