

# Small Business News & Notes

## Top Five Tips To Manage Credit As A Small Business Owner

(NAPSA)—Fifty percent of surveyed small business owners stated that “economic uncertainty” is one of the biggest challenges faced in the growth and survival of their business, according to the National Small Business Association’s 2008 Survey of Small and Mid-Size Businesses. Rest assured, there are resources to help small businesses more easily navigate economic uncertainties in today’s business climate.

Every day, small business owners strive to build a thriving business environment, while continuing to grow. Financial health is an important part of reaching this goal. Companies such as Chase Card Services are in the small business owner’s corner, offering financial tools and support designed specifically for the small business owner. For example, the Chase Business Resource Center, an online resource, offers advice, news and personalized solutions essential to business owners.

The following tips from Chase aim to help set your business off on the right foot and continue growth with smart and easy financial management practices:

### 1. Manage Your Cash Flow.

As a small business owner, your cash flow is an important factor in managing your credit. Credit cards like Chase Freedom for Business and the Chase Visa® Business Card with Premier Cash Rebate have the capacity to support large and frequent business-sized expense needs, revolve when you need to and float from day of purchase to payment due date at your convenience.

**2. Take Advantage of Business Specialists.** With all of the details that go into running your own business, everyone needs a little help at some point. Take advantage of your access to business specialists who understand the needs of small businesses and can provide valued assistance. Chase is committed to keeping up with the needs and desires of small business owners and making it easy for them to access and manage their finances.



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**3. Get the Most Out of Rewards.** Use the money you spend on managing your business to earn rewards. When you purchase the necessary business expenses to keep your business running, use credit cards that allow you to be flexible in the rewards you earn. The Chase Freedom for Business Card gives triple rewards where you spend the most, like gas, utilities and local commuter expenses.

**4. Keep Track of Your Finances and Expenses.** One of the most difficult aspects of owning your own business is simply keeping track of your money. It’s important to keep all of your spending in one place. Chase Card Services offers robust tools, like *Chase Clear & Simple*—a resource that helps customers better manage and track their money. The Chase Web site specifically focused on business owners, [www.chase.com/businesscards](http://www.chase.com/businesscards), provides information and easy-to-use tools like free account alerts and flexible account options to help business owners manage their account, maintain the best interest rate, avoid fees, and improve their financial future.

**5. Stay in Control.** It’s your business and your money; therefore, you should always be the one in control. Chase offers credit cards that have the ability to set distinct spending limits and provide you with alerts on all card activity to help keep you in control at all times.

Additional information about small business credit management and financing is available at [www.chase.com/businesscards](http://www.chase.com/businesscards).