

TOP TEN STEPS FOR IMPROVING YOUR RELATIONSHIP WITH MONEY

1. Set up your financial goals and objectives.
2. Have a clear understanding of your total income.
3. Develop a spending plan to track your expenses. Know where your money is going. What percentage are you spending in each category?
4. Match your spending to your goals and establish an emergency fund.
5. Pay down your debt. Make it your top goal to eliminate consumer debt. Use a timeline so you know when your debt will be eliminated.
6. Think of ways to earn more money and/or reduce spending, if your goals are not being met.
7. Find a financial coach or advisor to help you do a financial assessment, spending plan, and develop your financial goals.
8. Check your credit report each year for errors, at www.annualcreditreport.com
9. Set up and contribute regularly to a retirement account.
10. Protect your family with insurance: Term Life, Health Care, Disability, Auto, and Homeowners.