



## TEN KEYS FOR FINANCIAL SUCCESS

1. Spend Less Than You Earn: Keep a budget or spending plan and track your spending.
2. Have a Plan: Get organized, write down your financial goals, track your expenses.
3. Prepare for Expected Events: i.e. Retirement, Holidays, etc.
4. Prepare for Unexpected Events: i.e. Emergencies, Job loss, etc.
5. Always Know Your Interest Rates: Never exceed 13% interest on loans and know what you pay on interest and fees. Know how your interest is being calculated.
6. Keep a Healthy Credit Report: Receive a free annual credit report at [annualcreditreport.com](http://annualcreditreport.com)
7. Avoid Waste: Eat at home, clip coupons, return purchases you won't use.
8. Take advantage of tax breaks: Earned Income Credit, VITA
9. Fill in the Financial Gaps: Garage sale, eBay, recycle, house cleaning, etc.
10. Give Back to Your Community: Angel Tree, United Way, Food Bank

### Plan to be Financially Successful:

- Know where your money is going
- Save for specific needs
- Write down immediate, short term, intermediate and long term goals
- Create a spending plan that works for you and track what you spend

### Start Saving Now to be Prepared:

- Save lump sum payments/windfalls like tax refunds, gifts or inheritance.
- Be prepared for sudden illness, theft, natural disasters or the loss of your job.
- Have adequate Health, Car, Home, and Life Insurance.

### Improve Your Credit Score:

- Your Credit Score is a number that indicates if you have good credit history.
- You can improve your Credit Score by paying your bills on time.
- Don't apply for credit (cards) frequently.
- Pay off your balances each month.

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