



Small Steps to Secure Your Financial Future

We all fall into unhealthy financial habits sometimes. It's important to break these habits before they start to generate significant debts. Here are some small steps you can take to help secure your financial future:

- **Use Your Own Bank:** Some automated banking machines charge \$3 or more for withdrawals. Use ABMs from your own financial institution and review your banking package.
- **Limit Credit Card Use:** Using credit cards with no plan to pay the debt is financially irresponsible. To avoid getting into debt, use cash or a debit card instead of a credit card where possible.
- **Pay Debts With the Highest Interest Rate First:** Any credit card debt is likely to carry a high interest rate. Plan to pay that off first, and put your card away until you do.
- **Reduce Small, Reoccurring Expenses:** A little savings every day can go a long way. Eliminating that extra \$1.50 coffee each workday can mean an extra \$400 a year in savings.
- **Avoid "Buy Now, Pay Later" Offers:** Administrative fees tied to such offers and the high interest rates if you do not pay on time can accumulate quickly.
- **Talk to Trusted Financial Professionals:** With their help, you can evaluate any current debt, determine your financial needs, and make a plan to secure your financial future.

Here when you need us.

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