

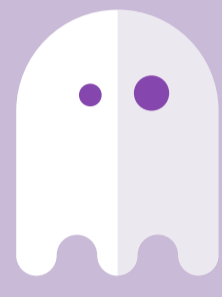
Happy National Financial Literacy Month!

April is officially National Financial Literacy Month, although any time of year is a great one to learn how to better manage your money and plan for the future.



5 quick tips for personal financial management success.

1



GHOST MONEY

If you are paid with direct deposit, set it up so that every time you're paid, some money automatically goes to your savings account. If you don't see it, you can't spend it.

2



THE FAST FIVE

Set aside 5 minutes at the end of the day to track the activity in your account. The more you see the numbers, the more likely you are to consciously consider certain purchase habits.

3



KEEP IT SMALL

The larger a goal is, the harder it is to obtain. When saving for bigger items, set smaller, more manageable goals (e.g. your small goal could be to save \$100 each month to get that new TV).

4



CREATE A BUDGET

It's hard to spend beyond your means when you set and stick to a specific budget.

5



ONLINE BILL PAY

Use online bill pay. By doing so, you can make sure your bills are paid on time to help avoid paying late fees.

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