

MANAGING YOUR MONEY \$

Taking Your Finances By The Reins

(NAPSA)—Sarah Mitchell, a single woman living in a big city, has been struggling to get in control of her money. “I finished grad school under a mountain of debt. I only worked part-time, so after I exhausted my savings I had to rely on my credit card to get by. My student loan debt was compounded with substantial credit card debt. I was struggling to develop a budget that would put me back on track.”

Sarah, like 70 percent of Americans, lives paycheck to paycheck. When it comes to her money, she just wants to know if she can pay her bills between now and next paycheck and hopefully save enough money to pay off her debt.

For people living paycheck to paycheck, there are some steps they can take to help them achieve their financial goals:

- **Understand the big picture:** Look at all your accounts across banks, and even cash spending. Figure out exactly where you're spending what money.

- **Know what's coming up:** Figure out what bills you owe before you get paid again. Adjust your spending so you avoid overdrawing your accounts and incurring costly fees.

- **Set savings goals:** Set reasonable and achievable monthly goals for yourself each month, such as limiting the amount of money you'll spend on groceries or entertainment, leaving more money left over for paying off debt or saving.

- **Keep yourself in check:** Stay connected and in control of your finances while you're out and about using free mobile alerts, e-mail alerts and iPhone apps.

For many people, taking control of their finances may seem



Some online financial management tools even let you check your balances on the go.

overwhelming, but it doesn't need to be. There are free tools that can help them see all their accounts in one place, identify their spending habits and set goals. Some online financial management tools, like Quicken Online, even have mobile capabilities so people can check their balances on the go.

“Quicken Online has helped me to take a look at my spending. It shows me exactly how and where I spend my money, forcing me to hold myself more accountable. Seeing that dining out comprises a double-digit percentage of my spending makes me rethink my lifestyle. Quicken Online helps me live within my means.

“It even helped me save for the pair of Eagles tickets I bought my boyfriend for his birthday, something I have wanted to do for the last two years,” said Sarah. “Who knew that by using Quicken Online, I would be able to change my spending habits and find that extra money?”

For more information on how to easily manage your finances online and on the go, visit www.quicken.com.