

How to improve your financial outlook.

Put Financial Help In Your Hands

(NAPSA)—If you're unsure about your ability to manage your money, you're not alone.

"Most people recognize that they can do a better job managing their finances. People have a better chance of success when they take advantage of resources that can help them. By not being afraid to ask for help, anyone can set financial goals and stick to them," advises Dr. Hersh Shefrin, author of "Beyond Greed and Fear: Understanding Behavioral Finance and the Psychology of Investing" and a leading figure in behavioral finance.

In fact, a recent survey from Chase found an overwhelming seven in 10 American cardholders trust themselves most to manage their finances, yet more than half still do not feel they have the necessary ways to maintain a budget.

To help get you started on your path to long-term financial success, Dr. Shefrin offers these tips:

- **Understand Your Financial Style:** Are you a deliberate or more spontaneous spender? Do you have specific financial goals or are they more general? Do you wish you could be more in control of your finances? Figuring out the answers to these questions can be an important first step on the road to improving your financial picture.

- **Make A Plan:** It's important to design a budget that works for you and your life. Determine how much you can spend and create a plan that lets you pay your expenses in manageable increments over time. Set a goal date to stay on track.

- **Control The Controllable:** Life isn't always predictable.



Seventy-two percent of American credit cardholders trust themselves most to manage their budget. Yet more than half do not feel their budgets are completely under control.

While you can't control unexpected expenses, such as replacing a broken appliance or repairing the car, you can control how you manage those expenses. Build reasonable monthly payments into your plan and pay them down over time. This way, you'll be more likely to stick to your plan and stay in control of your finances.

- **Make It Easy:** Get the programs and help you need to achieve your goals. Some people create their own strategies to stay on track. Others use online tools. For example, Chase has developed a set of free features called Blueprint that lets you design your own plan to pay off balances sooner, save money by avoiding interest charges and track your progress directly on your monthly statement.

To learn more about features to help you achieve your financial goals and take a quiz to find your financial style, visit www.chase.com/blueprint.