



What should I think about when managing my family's finances?

Taking Charge of Spending and Borrowing


(NAPSA)—Better management of your credit card borrowing could be one of the best ways to gain control of your finances and to build future wealth. In fact, 73 percent of consumers say that reducing debt is the one thing that would make them feel more financially secure, according to a National Foundation for Credit Counseling survey.

Yet many Americans don't have a clear plan for managing their finances. Fortunately, there may be some simple ways to take charge. For instance, creating a monthly budget of expenses and income can help you earmark money specifically for paying off purchases, while also helping to keep spending to a minimum.

You can also use a new type of credit card program to change how you pay down balances, manage everyday spending and pay off large or unexpected purchases.

Called Chase BlueprintSM, it offers a unique set of features such as "Full Pay" that lets you set specific purchases—such as groceries, gasoline or prescriptions—aside on your bill to avoid paying interest on them when you pay in full each month.

There's also "Split," which provides customers a way to better manage larger or unexpected purchases such as a new appliance or home repairs. They can choose

New customized payment plans could help consumers better manage spending and borrowing. 

their goal pay-off date for those items or create a monthly payment amount that works for them. The bank does the math and the plan is clearly separated on monthly statements, showing customers how much they need to pay to meet their goals and pay the balance off.

Similarly, "Finish It" gives customers the flexibility to create a plan to pay down their balance faster, allowing them to choose a goal date or monthly amount for pay-off. Additionally, "Track It" provides a snapshot of all Chase card purchases. Customers can track their spending by category online daily via an at-a-glance summary that lets them track progress toward achieving their financial goals.

According to a survey from the bank, 74 percent of consumers say it is "very important" that they have complete control over managing their finances and believe that credit cards are an essential part of that equation. It's possible that this new, first-of-its-kind initiative could pay off for many of them.

For more information, visit www.chase.com/blueprint or call the number on the back of your Chase card.