

## Spending Smart: Five Surefire Ways To Get Your Finances Back On Track

(NAPSA)—A growing number of U.S. families are feeling a financial pinch, but there are an increasing number of programs available to help them get their finances back on track.

“In today’s economy, trying to make ends meet is an all-too-familiar exercise in homes across the country,” says financial expert Glinda Bridgforth, author of “Girl, Get Your Money Straight!” “By tightening your belt, saving where you can and incorporating some basic money-management strategies, it is possible to get a hold on your finances and plan for your future.”

Bridgforth recommends the following steps for families looking to fix their finances:

1. **Create a budget.** When you can clearly see where your money is being spent, you can plan accordingly and use your resources in the right way.

2. **Spend smart.** After putting together a budget, you’ll have a much better understanding of where you can trim expenses.

3. **Pay your bills on time.** Keep a calendar of due dates and how much you owe each month. Make sure you pay your bills on time to eliminate late fees.

4. **Save for a rainy day.** Identify ways to set aside a preset amount of money each month—it can be as little as \$20. With an emergency fund, you can be ready for the unexpected.

5. **Get out of debt.** Start by paying more than the minimum amount due each month and work to become debt free.

In addition, many retailers are looking for ways to help consumers during these tough economic times. For example, Walmart offers affordable access to basic money services like check



**There is a new program to help you save money and get your finances in order.**

cashing, money transfers and its reloadable prepaid debit card—the Walmart MoneyCard—which can be key to spending smart and getting back on track.

“Customers who use the Walmart MoneyCard tell us that we’re making a difference in their lives and helping them get their finances under control. The recently reduced fees on the Walmart MoneyCard will save our customers millions of dollars in unnecessary fees,” said Jane Thompson, president, Walmart Financial Services. “We will continue to lower prices on the money services that we know our customers need.”

Through “Operation Main Street: Money Management,” Walmart is also focusing on financial literacy by making Practical Money Skills for Life, a comprehensive program designed to help consumers manage their money wisely, available at [www.walmartstores.com/moneymanagement](http://www.walmartstores.com/moneymanagement).

For more information on “Operation Main Street: Money Management” and the Walmart MoneyCard, visit [www.walmartmoneycard.com](http://www.walmartmoneycard.com).