

# MANAGING YOUR MONEY



## Free Debt Help Is At Your Fingertips

(NAPSA)—If the time ever comes when your debt outweighs your income or you're able to make only the minimum payment on your credit card or cards, be concerned. These are some of the standard warning signs of out-of-control debt.

There are many free services and tools available to bank customers who are looking for new ways to pay down debt or save more. These tools and solutions help customers take action, take control and manage their money better.

The first step is easy: Go to your bank's Web site and take an online tour. Or you can head to a branch and speak with an expert about personal financial management tools. These services can provide guidance to those who feel weighed down by debt or have a hard time setting up and managing a budget.

Here's what you will find at one major bank:

Wells Fargo has a new online Smarter Credit resource center. It includes a wide variety of tips and tools and a section called "Reduce Debt." This is aimed at helping consumers start to pay down debt, reduce interest costs or lower their payments.

Within that section you can find the company's new Debt Pay Down Solution that can help consumers get out of debt faster. First, it suggests that people consolidate high-interest debt and potentially get lower monthly payments through a personal loan.

Then, people can use the free online tool called My Spending Report with Budget Watch to find



**You may be able to save money and pay down your debts faster with help from an online budgeting tool.**

opportunities each month to spend less. It's an easy-to-use, automatic budgeting system that, in addition to tracking deposits and spending, helps customers create a budget and monitor their progress toward meeting it.

My Spending Report with Budget Watch offers quick setup, budget alerts and a variety of charts and graphs to analyze and track spending. A unique "What's Left" feature shows any surplus at month's end and allows customers to apply it to long-term financial goals such as reducing debt, building savings or planning for retirement.

Finally, customers can transfer some of their "What's Left" to the principal of the new loan to accelerate the pay down of their debt. Another tool called My Savings Plan makes it easy for customers to put "What's Left" to work for them through savings.

To learn more about these online tools and others and get tips and information about how to reduce debt, visit [www.wellsfargo.com/smarter\\_credit](http://www.wellsfargo.com/smarter_credit).