

# MANAGING YOUR MONEY \$

## Tips For Financial Fitness

(NAPSA)—Americans are not just striving for stronger arms and tighter abs this year, they are also aiming to strengthen their financial fitness.

A recent Harris Interactive survey of U.S. adults aged 18 and older shows that people feel improving financial fitness is equally as important as physical fitness.

So how can you get your finances in shape? Experts say that just as the right exercise equipment facilitates a good physical workout, one critical step toward improving fiscal fitness is having the right financial tools, including the optimal credit or charge card. Try these tips:

- **Step 1: Choose a card with the right financial equipment**—To determine whether a card is the right financial tool for you, evaluate rates, fees and spending or credit limits. You can also check Web sites such as American Express' Consumer Resources site ([www.americanexpress.com/consumerresources](http://www.americanexpress.com/consumerresources)). It provides tips on selecting the card that meets your financial needs. Take the time to understand key terms and conditions, learn about fees and read through available materials offering advice online, such as the Web site's "Credit Cards: What You Need to Know," created in partnership with Consumer Action, and "Be Smart About Credit: 10 Tips for Making the Most of Your American Express Card."

- **Step 2: Choose a card that fits your routine**—A



**Choosing credit cards wisely can help you flex financial muscle.**

recent 2007 J.D. Power and Associates Credit Card Study indicated that benefits and services have the highest impact on overall customer satisfaction with a credit card. Read up on benefits and features available to ensure that you choose a card that is best suited for your lifestyle—whether you're a rewards fanatic or an avid saver.

- **Step 3: Flex your card's muscles**—The Harris survey revealed that more than half of U.S. adults whose credit cards have benefits and services do not feel that they are taking full advantage of them. Take the time to explore all of the services offered by your card, such as travel and purchase protections, problem resolutions, rewards, and billing and payment tools. The card in your wallet just may have more muscle than you realize.

For additional resources and tips on selecting and using credit and charge cards, visit the Web site [www.americanexpress.com](http://www.americanexpress.com).