

MANAGING YOUR MONEY



Financial Insight Getting Into The Right Habits

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(NAPSA)—Budgeting and saving money are common New Year's resolutions that are often lost as soon as holiday shopping bills hit your mailbox. To help make your 2007 financial resolutions achievable, Shell and Citi® Cards have three suggestions on how to analyze your finances to help monitor your spending and maximize your savings.



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Check your credit report. Your credit report is ever-changing and should be reviewed annually. Make it a habit each January to inspect your credit report and ensure its accuracy. Verify that all the information about your spending history and payment record is correct and dispute anything that isn't true. A good site to monitor your report is www.guardmycredit.com.

Get out your calculator. Determining your net worth and cash flow can help you gain perspective on your spending habits. To calculate your net worth, list the value of your assets (what you own). Then, list your liabilities (what you owe). Subtract your total liabilities from the assets and the

difference is your net worth. To move in the right direction financially, do this each January to establish that your net worth increases. Likewise, to calculate your cash flow, list all sources of regular income. Then list all your expenses, broken down into fixed expenses (mortgage, insurance premiums) and flexible expenses (food, transportation). If you subtract the expenses from your income, this will show a positive or negative cash flow. Always maintain a positive cash flow; otherwise, you're spending more money than you're making.

Focus on monthly expenses where you can save money. When your expenses are written out, you may see a particular monthly expense where you can save. Say you have a long daily commute to work—try one of the best gasoline rebate cards in the industry, Shell Platinum MasterCard® from Citi® Cards. Cardholders earn 5 percent rebates on Shell gasoline purchases and 1 percent rebates on all other purchases made with the card. For more information on this program, call 877-MYSHELL or log on to www.877MYSHELL.com.

By following these suggestions, you'll start the new year off on the right foot and inspire good financial habits for the months ahead.