

Taking Control Of Your Financial Life

(NAPSA)—Wouldn't it be nice to feel less stressed about your finances? It's a goal that many people share. Money can cause stress in a variety of ways: the hassle of cashing a paycheck, the worry about bills being paid on time, the danger of losing a wallet full of cash.

Taking control of your financial life can enable you to better budget and plan ahead for life's big expenses and ultimately reduce financial stress. Setting priorities can inspire you to take control of unnecessary spending and set you on track to achieve your financial goals.

Consumers have increasingly embraced payment cards—including credit, debit and prepaid cards—to assist with money management. Bank-issued prepaid payment cards, such as the Visa prepaid card, are the most recent addition to the payment card family and provide convenient, speedy, secure ways to receive a salary, make payments and track spending—all without the need for a traditional bank account.

Money Management Tools To Empower You

Here are some tips on how you can use a prepaid card to streamline your finances, save money and, ultimately, give you greater control of your financial life:

- Switch to paperless payroll. Sick of wasting time waiting in line to cash your check on payday? Ask your employer about Visa Payroll cards, a prepaid option that lets you make everyday purchases and payments electronically, online or over the phone, and even obtain cash at ATMs.

Alternatively, you can set up a direct deposit into a prepaid card account or visit your local bank to load funds directly into your account. You'll save time, avoid check-cashing fees and get faster access to your cash.

Experts say bank-issued prepaid payment cards can provide convenient, speedy, secure ways to receive a salary, make payments and track spending—all without the need for a traditional bank account.



- Build an accurate budget. Begin by tallying up fixed expenses such as rent, utilities, transportation. Then estimate what you spend each month on items such as food, entertainment, clothing and gifts. Not sure where your money is going? Pay for goods and services with your prepaid card and receive a monthly statement online or in the mail, making it easy to track your spending.

- Cut your losses. Cash is so easy to lose. Visa Prepaid cards are covered by Visa's Zero Liability, which means that if they are lost or stolen, the money on the card is still yours*.

- Increase your flexibility. Unlike a check or cash, prepaid cards give you the flexibility to make a purchase over the Internet or by phone. In some cases, products and services such as airline tickets can be cheaper if purchased online. By carrying a prepaid card, you have even greater flexibility and another way to save money.

- Develop good spending habits. Prepaid card transactions, just like checks, are drawn against the money you already have on the card. It's not a temporary loan from the bank to be repaid later, so it's a good reminder to live within your means and spend responsibly.

Visit www.practicalmoney.com to find more online tools and resources to help you practice better money management for life. For more information about where to purchase Visa prepaid cards, visit www.visa.com.

**Covers U.S.-issued cards only. Visa's Zero Liability Policy does not apply to ATM transactions or PIN transactions not processed by Visa. Notify your financial institution immediately of any fraudulent use.*