

MANAGING YOUR MONEY \$

More Month Than Money?

(NAPSA)—Financial planning does not have to be complicated. According to Anthony Domino, Jr., CLU, ChFC, MSFS and president of the Society of Financial Service Professionals, managing finances well involves simple strategies:



Budgeting is a great starting point for financial planning.

- Spend less than you earn.
 - Regularly review financial statements.
 - Anticipate future expenses and allocate money in advance.
 - Keep cash in reserve.
 - Carry the right amount of insurance.
 - Use credit cards for convenience only. Don't carry balances.
 - Invest in your children's and grandchildren's educations.
 - Lease a car only if doing so provides tax benefits.
 - Give back. Support charities.
- To receive the Society's free financial planning guide, call 1-888-243-2258 or visit www.financialpro.org.