

Manage Your Money

Here are ways to improve your finances, no matter how much money you make.

- **Get organized.** Know how much you get paid and when. Know which bills need to be paid each month. Keep all bills in one place, so they do not get lost.
- **Build an emergency fund.** Save money every month to keep unexpected costs, such as car repairs or medical bills, from becoming a crisis.
- **Know where your money goes.** For one month, write down every purchase you make and every bill you pay. This will help you create a budget and feel in control.
- **Get a bank account.** Do not use check-cashing services and payday loans, which charge you money. One program that helps people get free or low-cost checking accounts is Bank On: <http://joinbankon.org/about/>
- **Create a budget.** Stick to your budget and spend only what you make.

Learn more: MyMoney.gov

Source: 2013 Resource Guide. Preventing Child Maltreatment and Promoting Well-Being: A Network for Action. U.S. Department of Health and Human Services.

