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Money Talks

**Are You Listening
?????**



FCS726

Building Good Credit

Two factors that make up more than half of your credit score are:

- how much you owe and
- your payment _____

Ways to Save

Most financial experts recommend that you have an emergency fund equal to _____ to _____ months of living expenses.

Curb the Urge to Splurge

One thing you can do to gain control over impulse buying is _____.

Pay Yourself First

If you receive your income by check, make a _____ deposit each time you cash a paycheck.

Reducing Credit Card Debt

The first step toward getting out of debt is to determine your _____ debt.

Plastic Surgery

Don't use _____ to buy what you can't afford.

Home Equity Loans

With a home equity loan your _____ is on the line.

Common Cents

There are five common ways that identity theft happens: dumpster-diving, skimming, phishing, changing your address and _____.

Cash Crisis: Money Traps

Rent-to-own contracts can cost more than _____ as much as a regular credit plan.

Circle Your Response:

- I increased my financial knowledge . . YES NO
- I plan to use at least one financial tip from the exhibits YES NO

Name: _____

Address: _____

Phone or e-mail: _____

Thank you for participating in the MONEY TALKS survey. This information will be used to help us improve future programs.