Visit our website at www.arfamilies.org



Author

Laura Hendrix, AFC® (Accredited Financial Counselor), is associate professor - personal finance and consumer economics with the University of Arkansas System Division of Agriculture, Little Rock.

Printed by University of Arkansas Cooperative Extension Service Printing Services.

Issued in furtherance of Cooperative Extension work, Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Director, Cooperative Extension Service, University of Arkansas. The University of Arkansas System Division of Agriculture offers all its Extension and Research programs and services without regard to race, color, sex, gender identity, sexual orientation, national origin, religion, age, disability, marital or veteran status, genetic information, or any other legally protected status, and is an Affirmative Action/Equal Opportunity Employer.

FCS726-PD-5-2019R



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.

Don't use to buy what you

Plastic Surgery

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.