

# The Wise Use of Credit & Budgeting: Taking Control of Your Finances

## Ten Basic Rules of Money Management

1. Plan
2. Set financial goals
3. Know your financial situation
4. Develop a realistic budget
5. Don't allow your expenses to exceed your income
6. SAVE
7. Pay your bills on time
8. Distinguish the difference between wants and needs
9. Use credit wisely
10. Keep a record of all of your daily expenditures



*Listening, caring, doing what's right.*

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