



# Money Smart Tips



1

Open a savings account to save money and a checking account for spending money.

5

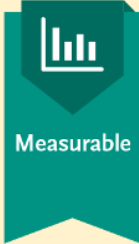
SMART goals help you save.

S



Specific

M



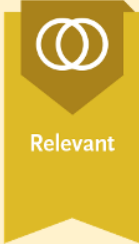
Measurable

A



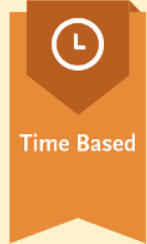
Attainable

R



Relevant

T



Time Based

2

For every dollar you get (job, gifts, etc.), choose a portion to save/give/spend.



6

Be yourself. Don't try to keep up with others.

3

Get your money sooner with direct deposit of your paychecks.

7

If you can't afford it right now, JUST SAY "NO." Save, then buy it.



4

It's never too early to plan for the future by creating a budget.



8

First, pay for needs, then, pay for wants.  
Want: Concert tickets  
Need: Save for future education