











Wealth Management 101 Control Your Finances – Don't Let Your Finances Control You

Here are some friendly tips to help you take control of your finances:

-  Create a budget: Know how much money you bring home and how much you spend.
-  Save more and spend smart: Living within your means is the first step to financial fitness.
-  Be the boss of your money: Your Credit Union not only offers competitive rates and great services, but as a member, you are a co-owner of Main Street Financial.
-  Be pennywise: Dropping unnecessary services and avoiding NSF/overdraft and late payment fees are just a few of the ways you can find some extra savings.
-  Use credit cards wisely: *Consumer Reports* recently found that credit unions offer some of the best credit card rates. In fact, Main Street Financial's credit card is on the Credit Card Connection's (creditcardconnection.org) Dean's list of credit cards.
-  Check financial records regularly: Request a free copy of your credit report once a year at annualcreditreport.com, and scrutinize your financial/credit card statements monthly to ensure that identity thieves are not running up charges in your name.
-  Plan ahead: Vacation and holiday accounts are a good way to plan ahead for big purchases or unexpected expenses.
-  Invest and diversify: Start investing today! Contact Chris Cockrell with Louisiana Investment Services, a division of Main Street Financial.*

If you would like additional free professional, confidential money management information and counseling, go to the BALANCE web site at balancepro.net or call 888.456.2227. BALANCE is a financial education resource Main Street Financial provides to you, our members, free.

If you need help with any of your wealth building plans remember that your Credit Union, Main Street Financial, is here to help you achieve your dreams. Stop in or call today to visit with one of our wealth professionals. Visit msfinancialfcu.org for branch locations and hours of operation.

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