

# Money Management

Money is a useful tool, but it will not buy the most valuable things...like happiness. Or good friends. Or security.

Sadly, money has become the way we value things. (We need a refresher course on what VALUE means.) If, instead, we see it as just a trading tool: trading our labor for a roof over our head, or trading our services for the food a farmer labored to grow for us – we can make smart trades, purchases and investments. We can even invest in things that will eventually bring in more money; like education, buying a typewriter, or starting a business. Learning how to be careful with our trading tool is the trick. When we think ‘things’ are more important than relationships, or that we can gain relationships through having things, then we need to re-evaluate how we allow money to influence our sense of control over our lives.

*“Balancing your money is the key to having enough.” ~ Elizabeth Warren*

*“Don’t think money does everything or you are going to end up doing everything for money.” ~ Voltaire*

## InCharge Debt Solutions

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InCharge offers a credit counseling service that provides help with budgeting, solutions for becoming debt free and tips to successfully manage your money. The goal of credit counseling is to provide a solution that helps you achieve debt relief and get on a financially healthy path. The FREE service can be done over the phone or online.

*You may be able to:*

- \* Lower your interest rates
- \* Reduce monthly payments
- \* Credit scores are not a factor
- \* Eliminate fees and over-limit charges
- \* Stop harassing calls from debt collectors
- \* Consolidate credit bills into one monthly payment
- \* Build a realistic budget and financial plan you can follow

## Debt Solutions

Personal finance education is key to improving the financial stability of millions of Americans. InCharge develops and distributes personal finance education, free-of-charge, to children and adults, nationwide.

*Some links you might find helpful*

Building Credit: Secured Credit Cards and Prepaid Debit Cards

Personal Finance Education

How To Budget

Emergency Funds

Saving Money At The Grocery Store

Common Financial Terms

*Here are five steps anyone drowning in debt should take to get out of debt:*

1. Accurately assess the status of your debts: amount owed, interest charges & expected pay off dates.
2. Make a budget. Use it to guide and track spending.
3. Create more income. Get a second job.
4. Stop borrowing and using credit cards. Cash only.
5. Change debt-enabling habits. Drastically reduce dining out, entertainment expenses.