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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.

Plastic Surgery
Don’t use ______________ to buy what you 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.