



WORKFORCE SOLUTIONS

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# Protecting Your Money

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**IT'S YOUR FINANCIAL RESPONSIBILITY!**

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# Your Life -- Your Money

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Making smart financial decisions will help you and your family be successful for years to come.

There are 5 financial factors to consider:

1. Budgeting
2. Interest Rates
3. Savings
4. Credit/Debt
5. Identity Theft/Safety



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# Budgeting

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Developing a **monthly budget** and **tracking your expenditures** ensures you know where your money is going.

Prioritizing your money lets you focus on the goals that are important to you and your family.

Download the free **EveryDollar app**

or go to:

[www.everydollar.com](http://www.everydollar.com)

to set up and track  
your monthly budget.



# Interest Rates

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There is **good interest** and **bad interest**.

- **Compound Interest (Good)** – long-term investing for your retirement. Everyone should plan for their future retirement needs.
- **Credit Card Debt Interest (Bad)** – over-spending and carrying debt on credit cards can consume your household budget. Use debt wisely to avoid unnecessary interest.

# Savings

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Everyone should prepare for emergencies.

Have **emergency funds/savings** of **three to six months of household expenses**. This will ensure that you are not without basic necessities during a time of crisis.



Set up a savings account today and have money automatically transferred from your pay check directly into your savings account. It adds up!



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# Credit vs. Debt

Your credit score affects many things beyond your ability to borrow money.

- Employment Opportunities
- Car Insurance Premiums
- Renting a House or Apartment
- Setting Up Utility Accounts
- Getting a Cell Phone



As you can see, it is extremely important to maintain good credit.

You can get your **credit score for free** every year at:

[www.annualcreditreport.com](http://www.annualcreditreport.com).

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# Identity Theft/Safety

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Your identity can be stolen and if this happens your financial future can be in jeopardy. **Ensure that you protect your:**

- **Social Security Number**
- **Personal Information**
- **Computer/smart phone on public Wi-Fi**
- **Debit/Credit cards in secure location**



For more information go to  
[https://www.usa.gov/identity-theft.](https://www.usa.gov/identity-theft)

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# Resources for More Information

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Look up these links and begin your success with your financial future today!



- [www.practicalmoneyskills.com](http://www.practicalmoneyskills.com)
- [www.foolproofme.org](http://www.foolproofme.org)
- [www.daveramsey.com](http://www.daveramsey.com)
- [www.thebudgetnista.com](http://www.thebudgetnista.com)
- [www.mint.com](http://www.mint.com)

# LOCATIONS

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## **COOKE COUNTY**

1311 North Grand Ave.  
Suite 200  
Gainesville, TX 76240  
940-665-1121

## **FANNIN COUNTY**

1205B E. Sam Rayburn Dr  
Bonham, TX 75416  
903-640-0222

## **GRAYSON COUNTY**

2415 South Austin Ave.  
Suite 105  
Denison, TX 75020  
903-463-9997

**1-888-813-1992**

**[www.workforcesolutionstexoma.com](http://www.workforcesolutionstexoma.com)**

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