

OWNING IS JUST



THE BEGINNING

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THE BEGINNING:

**Learning to Budget
the Utility Costs
of Your New Home**



NATIONAL ENDOWMENT FOR
FINANCIAL EDUCATION

Partnering for Financial Well-Being

National Fuel Funds Network



Networking for Action

Owning is Just the Beginning

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Learning to Budget the Utility Costs of Your New Home



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REALIZING *Your Dream of*

Using this Booklet

Becoming a new homeowner puts you on the path to financial stability. Using this booklet will help you think about your financial goals. It will show you how to create and manage a budget. You will learn simple ways to use home utilities wisely and reduce costs. You will discover special programs that help homeowners reduce their energy use. You'll find ways to plan for the unexpected. If the unexpected happens and bills can't be met, you will know what to do and where to go for help.



Owning a home is important for many reasons. The house you buy is a place you can call your own. It links you to your neighborhood and your community. Your house will probably increase in value over the years and will provide ongoing tax benefits.

Overall, owning a home can be a great way to help ensure your financial security. That's the dream.

With the rewards of owning a home come responsibilities. If you are renting a house or apartment, you have a landlord who provides maintenance. The landlord probably pays for some of the utilities and makes major repairs. When you own a home, you still have a landlord—but that person is you! The effort and expense of owning a house are now yours.

HOMEOWNERSHIP

Trouble Paying Utility Bills

According to government statistics, millions of Americans have trouble affording their utilities. This is often caused by the rising costs of heating or cooling their homes. Extreme weather causes higher utility bills when people try to stay warm in winter or beat the heat in summer. Also, if the supply of affordable natural gas, oil, and electricity can't keep up with customer demands, the price you pay for your home energy may rise. By being able to manage your utility bills, you will prevent falling behind on payments, or worse, having your utility service cut off.

Home Utilities

Home utilities (energy, water, and sewer) are basic household needs. Paying for utilities is just as important as paying for transportation, food, and clothes. As a first-time homeowner, you will need to pay attention to your utility needs and costs. American households pay an



average of \$1,400 each year for home-energy services and \$820 a year for water and sewer service. For most households, utility costs account for less than 10 percent of their monthly spending plan. However, many Americans experience utility bills that add up to 20 to 50 percent of their overall household expenses.

WHERE ARE YOU *Financially?*



personal and financial goals, and examine your attitude about having and spending money.

Examples of short-term goals might be:

- reducing debt
- saving for a vacation
- eating out once a month
- saving money for emergencies, such as home or car repairs

Long-term goals might include:

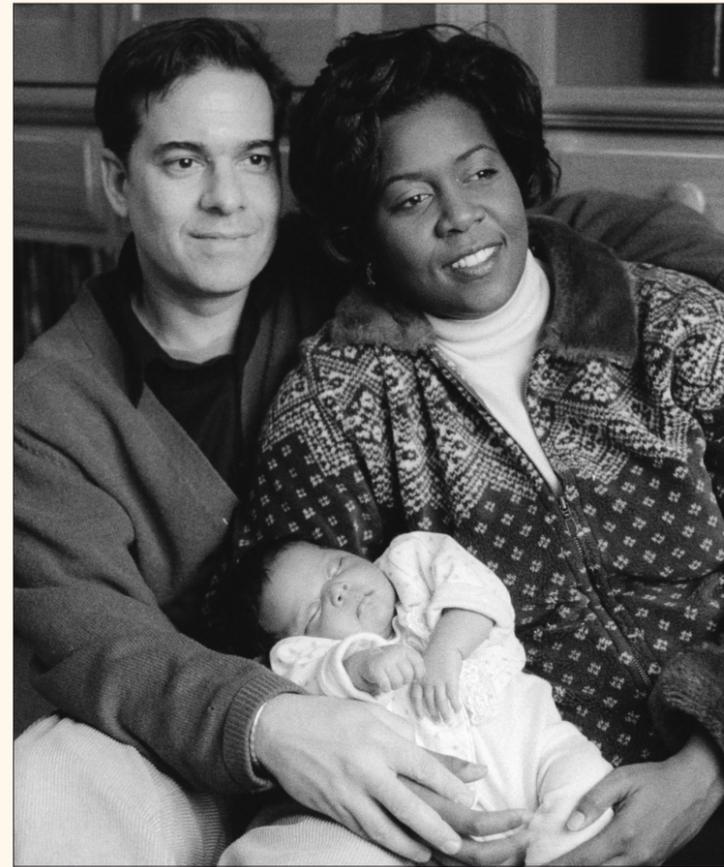
- paying for education
- saving for retirement
- starting a business

Write down all of your goals.

Don't forget to ask others in your household what their goals are. Don't overlook other obvious or easy goals or ones that you think might be difficult to meet. Recognize that some goals may take a long time to achieve,

Before moving forward into a new situation, it's always a good idea to step back and take a look at the "big picture." Homeownership should be just one of many financial goals you set for yourself. If you haven't done so, now is a good time to list your

WHERE DO YOU WANT TO GO?



Setting Goals

Setting your personal goals should be exciting. Goal-setting allows you to imagine a better life for yourself and your family. It gives you the chance to find ways to improve your current financial situation. Many of your personal goals may not cost any money. You may promise to be happier or give up an unhealthy habit. Some of your goals may depend on saving or spending money. These are your financial goals. Goals can be thought of as either short- or long-term. Short-term goals are usually those that can be met in a year or less. Long-term goals can take up to five years, or even longer, to accomplish.

but don't let that discourage you. You have the right to dream big if you want.

After you list all your goals, the hard part begins. Now is the time to pick the goals that are most important to you.

This can be difficult for many reasons.

You may have to decide between two favorite goals. Which goal is more important? That goal gets the higher priority. You may have to choose a family goal over a personal goal. This may not be easy to do, but it will help you focus on what's really important to you.

When you are finished writing down your goals and ranking them in order of priority, give your list a date. This list is now your financial roadmap. Review your goals as often as you like, but do so at least once each year to make adjustments. Be sure to reward yourself for meeting your goals.

Reaching your goals probably won't happen by accident. Reaching goals results from focusing on your goals and ignoring distractions and temptations. Believing in your abilities, looking to the future, and not dwelling on the past can help you meet your goals.

Homeownership Is a Key

One of your top goals might be owning a home. This is an excellent choice for a number of financial and social reasons.

Owning a home makes sense financially:

- 1.** The interest paid on a mortgage is usually tax-deductible, and
- 2.** Homes usually increase in value as time goes by.

If you sell your home, chances are it will sell for more than you paid for it. This is called appreciation, meaning it will increase in value. That means you could get money back and more, just by making all those mortgage payments.



Compare this to the money you spend on rent. You don't get a tax break for money you pay your landlord. You don't own the property that you rent, so you can't sell it. The money you pay for rent won't be returned to you. Try the Buy vs. Rent Calculator at www.ginniema.gov to show how owning a home is a financial benefit.

This, along with the financial benefits of homeownership, is why owning a home is called the American Dream. This dream of owning a home is so widely shared, the government and support agencies continue to help millions of people buy their homes.

Money Attitudes

Knowing your attitude toward money is important for your financial future.

How you feel about money is as personal as how you choose your friends and what makes you happy or sad.

Here are some typical attitudes people have toward money:

- Lack of confidence. They feel they don't

know enough, or they haven't been given chances to manage their finances.

- Overconfident. They feel that their way is the right way and are unwilling to change.
- Procrastination. They postpone having to deal with difficult issues. This often results in more trouble.
- No goals or conflicting goals. They either want it all now or have little desire to get ahead.



Homeownership Is a Big Step

Buying a home is exciting and can bring great financial benefit. As with anything of value, though, owning a home comes with responsibilities. If you rent your home now, expect some changes when you buy and own your own home. As a homeowner, you are responsible for many more costs, such as home insurance, appliances, tools, maintenance, and utilities. You have more flexibility to make changes inside and outside your home. You are also responsible for maintaining and protecting your home. Before buying a home and paying a mortgage, think about how long you'll stay there. To get the most out of your investment, plan on staying in your home for at least five years.

- Mistrust. They feel money is a burden and used only for evil purposes.
- Fear of the future. They imagine the worst will happen and the money will disappear.

Many of the ideas we have about money we learned when we were young. We form attitudes through our own experiences, through what we are told, and by watching the behavior of others.

This booklet will give you a solid start in knowing how to manage your personal finances. You may not be able to control everything that happens to you. What is important to remember is that you control your decisions. Making good financial decisions starts with following good advice, and ignoring the questionable behavior of others. Ignore those who criticize your dreams. Surround yourself with those who will encourage you and support your efforts for a better tomorrow.

Success is not a sin. Money can be used to improve your life, and to help others improve theirs. Remember, also, that money is no substitute for spending time with the ones you love and forming relationships.

Resources

Contact these organizations for more information on homeownership and money matters:

Fannie Mae

1-800-732-6643

Web site: www.fanniemae.com (some documents available in Spanish)

Freddie Mac

1-703-903-2000

Web site: www.freddiemac.com (includes Spanish language resources)

Ginnie Mae

1-888-GINNIE4 or 1-888-446-6434

Web site: www.ginniemae.gov (includes Spanish language resources)

Mortgage Calculators

Web site: www.betterbudgeting.com (see Money-Saving Resources, Calculator Tools, then How Much Can You Afford?)

Web site: www.stretcher.com, find Calculators U.S. Department of Housing and Urban Development

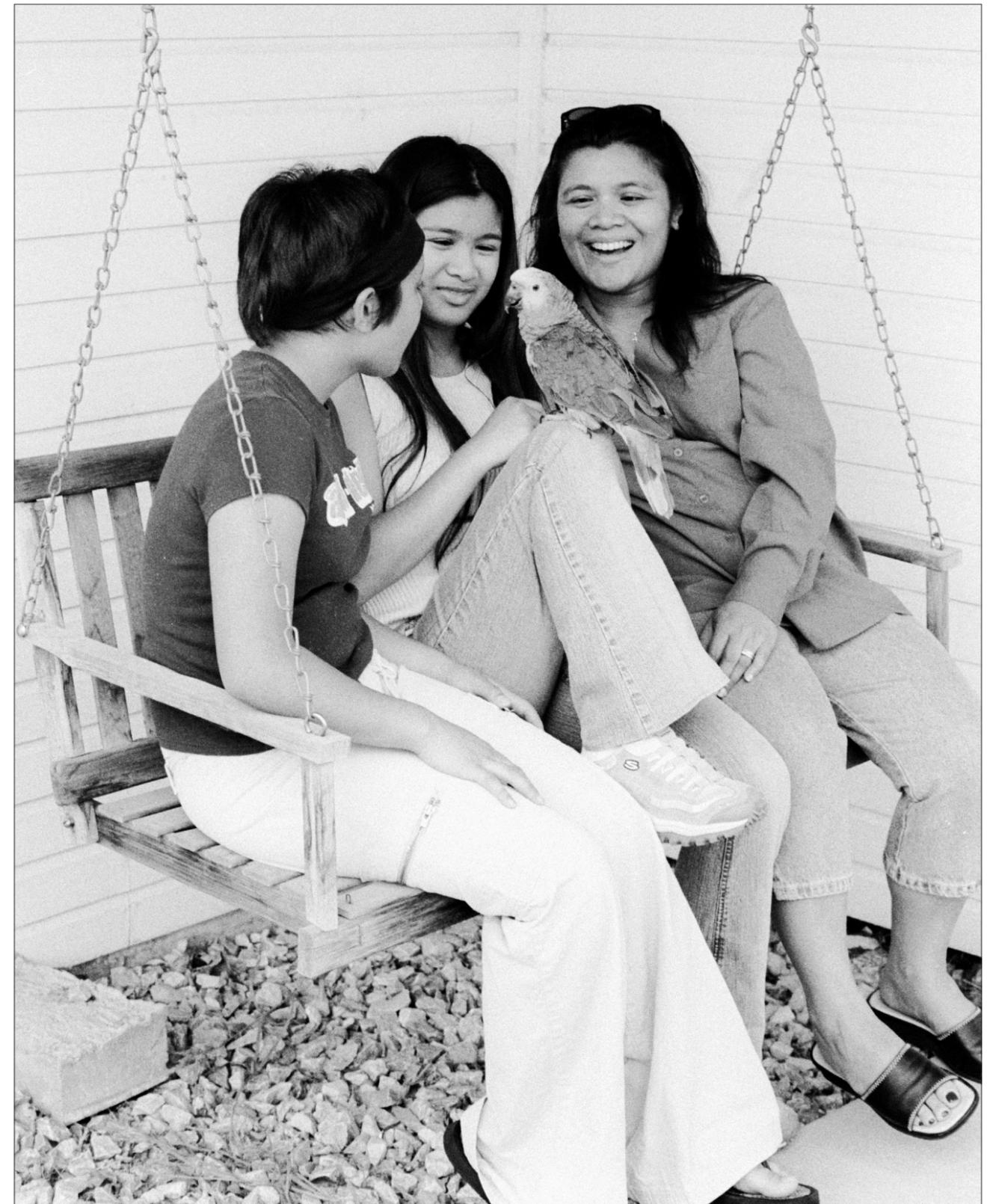
1-800-569-4287

Web site: www.hud.gov

Women's Institute for Financial Education

1-760-736-1660

www.wife.org



TAKING CONTROL OF *Your Finances*

Making a Spending Plan

There are four things you must do to start your spending plan: 1. Identify income 2. List expenses 3. Compare income with expenses 4. Make necessary changes.

The worksheets that follow will help you in this process. Copy these worksheets in a notebook of your own. Using a computer to build your spending plan is also an excellent idea. You can make your spending plan as simple or as complex as you think you need. The point is to have a spending plan that helps you to be in control.



To meet your dreams, you need a plan on how to manage your money. You need a spending plan. A spending plan will help you see how you earn your money and where you spend your money. Knowing this information

is the first step in taking control of your financial road map. Bumps in the road might slow you down sometimes, but having a road map helps you navigate a smoother path to your goals.

WITH A SPENDING PLAN

Understanding Your Credit Score

Lenders will input the information within your credit report into a computer program to determine your credit score. Your score is compared to scores calculated for millions of other consumers who have credit. The better your score, the more confidence a lender has that you will repay your loan on time. Your age, health, race, religion, gender, national origin, marital status, income, and employment are not considered when determining your credit score. If you are turned down for a loan because of your credit score, you have the right to request a written explanation of the reasons for the denial.



A spending plan will help you meet your basic needs, such as house payments, clothing, and food. It also helps you meet your goals of saving, education, vacation, and down the road — retirement.

Knowing that you're in control of your money, instead of the other way around, is important. It may seem confusing now, and it may be hard at first. The key is not to give up and to keep trying to put these ideas to work.

Identify Your Monthly Income

Use this worksheet to estimate your monthly sources of income. List everything you can think of, not just pay from a job. Include tips, cash you get from odd jobs, alimony or child support, even tax refunds. Be as realistic and as accurate as possible. If your income varies month by month, use an average. For instance, if you earn \$4,650 over three months, divide that amount by three. Your average monthly income is \$1,550.



WORKSHEET #1 IDENTIFY YOUR MONTHLY INCOME

Sources	Per Month
Wages (yourself, after taxes)	\$
Wages (others in your household, after taxes)	\$
Tips, bonuses, cash from hobbies	\$
Child support	\$
Unemployment compensation	\$
Social Security or Supplemental Security Income	\$
Public assistance	\$
Food stamps	\$
Interest	\$
Other – Gifts, refunds, reimbursements	\$
Total Income	\$

List Your Monthly Expenses

Use this worksheet to list everything you pay for each month. Also list average monthly expenses for bills you might pay every two months or once or twice a year. Examples of these might be car insurance, school expenses, and taxes. Some utility bills,

such as water and sewer, come every other month.

For example, if your car insurance costs \$300 for six months, divide \$300 by six. You would spend an average of \$50 each month for car insurance. Use your best guess for other expenses such as car repairs or doctor visits.

WORKSHEET #2 LIST YOUR MONTHLY EXPENSES

Expenses	Per Month
Savings (automatic payroll deduction)	\$
Rent or mortgage	\$
Utilities (see the following worksheet)	\$
Maintenance (home repairs, lawn maintenance)	\$
Groceries	\$
Snacks and meals out	\$
Transportation	\$
Insurance premiums (home, car, life)	\$
Medical bills and insurance premiums	\$
Child care	\$
Taxes	\$
Loans	\$
Credit cards	\$
Personal items	\$
School	\$
Charitable giving (religious, service organizations)	\$
Entertainment	\$
Other – (pets, union dues, uniforms, cleaning, etc.)	\$
Total Expenses	\$

Don't forget Utility Costs

When listing monthly expenses, don't forget to include bills that you may not be used to paying for as a new homeowner.

As an example, you are now responsible for all your utility bills. More details on the cost of your utility services follow in **Chapter 4**.

DON'T FORGET UTILITY COSTS

Utilities	Per Month
■ Heating (Natural gas, oil, propane, wood)	\$
■ Electricity (cooling and heating, appliances and lighting)	\$
■ Water	\$
■ Sewer (sometimes combined with water)	\$
■ Telephone and computer link to the Internet	\$
■ Subscription cable or satellite service	\$
■ Garbage/trash collection	\$
■ Total Utilities	\$

First Time Home Buying Costs

Those planning to purchase a home for the first time will need to save up for a few one-time expenses:

- Mortgage down payment
- Deposit (sometimes called "earnest money")
- Closing costs, which include various documentation and recording fees
- Home inspection

If you just bought a home, don't forget about these expenses you didn't have when you were renting:

- Property taxes, usually included in your mortgage payment
- Maintenance, such as yard work, snow removal, painting
- Repairs, when things break
- Property insurance, usually included in your mortgage payment
- Rent is now your mortgage payment

Compare Income and Expenses

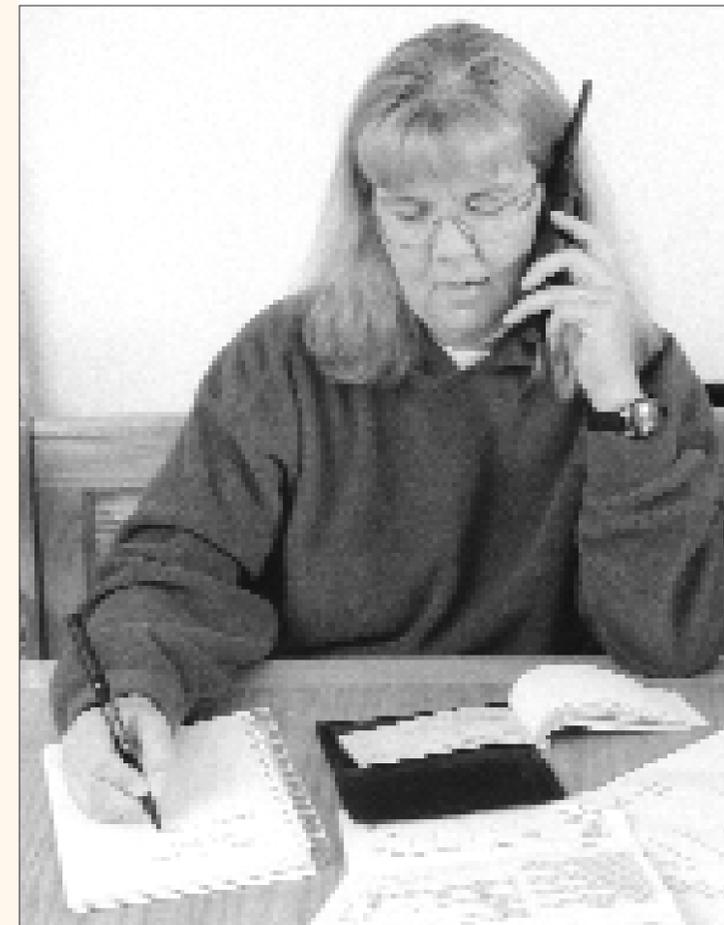
The moment of truth has arrived.

Use the worksheet below to compare your income with your expenses.



WORKSHEET #3 COMPARE INCOME AND EXPENSES

■ Your total monthly income from worksheet #1	\$
■ Your total monthly expenses from worksheet #2	\$
■ The difference between your expenses and income	\$



If your expenses are more than your income, don't panic. The next worksheet will help you find ways to cut expenses and still meet your personal and financial goals.

If your monthly income is more than your expenses, that's great news. If savings is not listed as an expense on your spending plan, it should be. Paying yourself first is a powerful habit too many people don't take advantage of. Even if it's only a little bit each week or month, putting money into savings is a great way to fund long-term goals or provide a short-term cushion for unplanned events.

Making Changes

Remember, you are in control. Let's take a closer look at how you are earning and spending your money.

Think about how you can increase your income. You could search for a better paying job or one that provides more benefits. Another option is to volunteer for overtime or work during designated holidays. Work a second job. Many people earn extra cash by turning their hobby into a second part-time job.

Ask yourself, how does what you spend contribute to reaching your goals? Do you spend money on what you need or on what you want? Compare what you buy to what your goals really are. Try to cut back or stop buying things you don't really need.

If you are unsure how much you spend on certain items each month, start a spending notebook. Write down what you spend money on during a typical day, then for an entire week. Try doing this for at least a whole month or two. This will give a better idea of where your money goes each month.

Are you handy with tools? Then do your own home repairs. Many hardware stores are helpful and will show how to make simple repairs. The same goes with simple car repairs. You can save a lot of money doing simple repairs or maintenance yourself.

Plugging Spending Leaks

Sometimes, finding ways to cut spending can be difficult. One way to shrink your expenses is by



plugging spending leaks. Use the worksheet that follows to see how even small amounts of spending can add up over a month, or a year. Take a look at each item and see how you can plug the spending leak. For example, if you buy soft drinks from a vending machine, it might cost you 75 cents a can. Buying ten cans a week would cost you \$7.50. Over a year, that would cost \$360. Compare that to buying cans from the store at 35 cents each. You would pay \$182 over the year. That's a savings of \$178! That might not seem like a whole lot of money. Add it to your other savings, though, and it could be huge. Where can you save?

PLUGGING SPENDING LEAKS

Items	Cost	Average Cost per Month	Average Cost per Year
Soft drinks from a vending machine	\$ 75 X 2 = \$ 1.50 each day	\$ 32.50	\$ 390.00
New clothes			
Long distance charges			
Snacks from convenience store			
Video/DVD rentals, late charges			
Dining out			
Cigarettes			
Lottery tickets			
Entertainment (sports, movies)			
Expensive coffee from a shop			



Sticking To the Plan

Prices for things such as food, gas, and especially utility services, can go up and down. Having a plan will help you adjust your spending when the cost of things change.

Don't worry if you feel a little awkward at first. Trying new things is often uncomfortable. If you can make it a habit to review your spending plan each month, it will give you an idea of how things are going. This puts you in control of making necessary adjustments in spending, or finding new income.

Remember, though, being in control doesn't mean you can't have fun or enjoy life.

Build a spending plan that helps you live the life you want to live. Don't forget that good and bad surprises are bound to happen. Having a spending plan will help keep you on your roadmap to financial health and security.

Using Credit

An important part of securing your financial future is understanding credit. Credit means you are using someone else's money to pay for things you buy. You promise to pay this money back a little each month. You pay your lender extra, though, as the price for lending you the money you needed in the first place. This extra amount is called interest.

When you buy a home, you usually shop for a bank or financial company to lend you money at the best possible rate. This loan

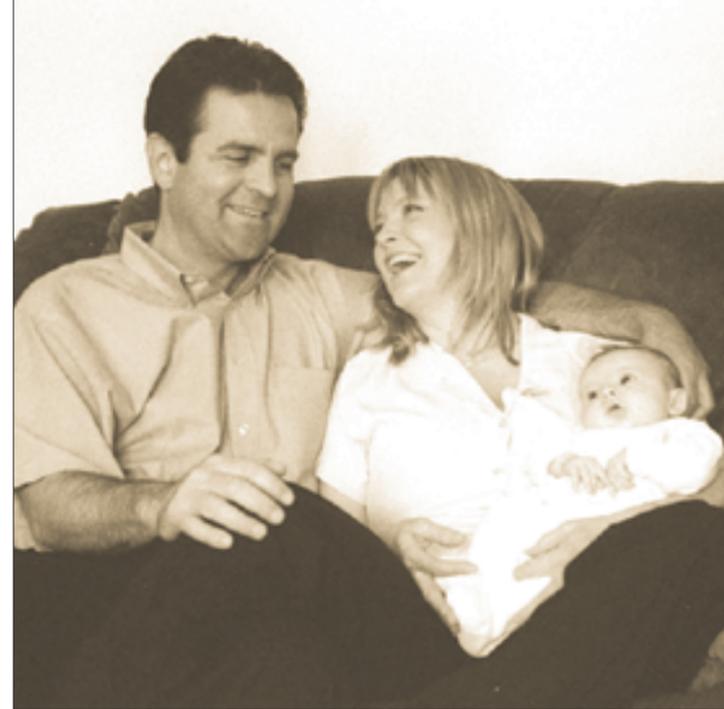
is called a mortgage, and is a form of credit. When you buy a house using a mortgage, you may have 30 years to pay the loan back. That's a long time, but it also helps make buying a house affordable.

Something similar happens when you buy things with credit cards. Not only do you have to pay back what you charge, you also pay extra for interest. You almost always have to pay back credit cards faster than you do a mortgage and at a much higher interest rate.

A home mortgage is different for other reasons. Interest paid on a mortgage is almost always tax deductible. Interest paid to credit cards is not. Your house will likely increase in value. Very little of anything else you buy with a loan or on credit increases in value. The chart below shows the basic types of credit, their uses, and terms.

TYPES OF CREDIT

Type	Payment	Uses	Terms
Installment Loan	Equal monthly	Car, furniture, student loans	Short term, medium interest
Revolving Credit	Minimum monthly	Emergencies, sales	Open-ended, high interest
Service Credit	Pay for use	Utilities, telephone	Due within 30 days, no interest
Mortgage	Equal monthly	Home purchase	Usually 30 years, low interest



One part of a good spending plan is managing your current credit, and keeping your future credit spending under control.

Good and Bad Credit

Using credit has advantages. It is convenient. It can help in emergencies, and it's safer carrying a credit card than cash. Having good credit helps you get future loans or a mortgage for your house.

Using credit presents dangers, too. Credit purchases can often be spur of the moment decisions you later regret. Credit cards and some loans might have high interest rates, annual fees, or high late charges. If used too much, credit payments can add up quickly, leaving less money for current necessities.

Here are some tips for controlling credit.

Be in control. Plan on using credit carefully. If you want to make a large purchase, such as a car, make sure you can afford the monthly loan payments. If you use a credit card, buy only what you can afford to pay off the next month.

Automatic deduction. Have your credit payment deducted from your paycheck or checking account each month. This avoids the temptation to use this money for something else.

Avoid "maxing out" your credit. Try paying off credit card balances each month. If that's not possible, pay more than the minimum amount required. If balances continue to grow, stop using the card or cut the card up until monthly payments become controllable. Avoid charging the maximum amount allowed (also referred to as your "credit limit").

Pay on time. Always make credit payments on time. One trick is to mark the due date on the envelope that came with the bill. Mail your payment with plenty of time before the due date. If you are going to be out of town for work or vacation, pay these bills ahead of time. If you pay late, you will be charged a late fee.

Pay off high interest credit. Make it a priority to pay off credit card or loan balances. The interest you pay on these accounts could be used for more important expenses or goals. Once you pay

off one account, add that same payment amount to the other credit bills you pay.

More credit tips:

- Don't bounce checks.
- Don't respond to every credit offer.
- Find a credit card with a low rate and little or no annual fee.
- Buy only what you need.
- Avoid cash advance offers or "convenience checks."
- Get a long-term, low-interest loan for larger purchases.

How Do I Know if I Have Good or Bad Credit?

Lenders rely on credit reports before giving people credit. Credit reports are compiled by national credit-reporting agencies. These reports include specific information about any loans or credit cards that you have. They will show your history of making payments, original loan amounts, balances, and monthly payment amounts.

These reports also show late payments, non-payments, and actions taken by collection agencies.

Creditors use these credit reports to score your credit risk. They can also search public

records for bankruptcies, foreclosures, and judgments. This helps them to predict your future ability to repay a loan. The better your score, the better the chances you'll pay back your loan. The lower the risk you are to a lender, the lower the interest rate you are charged.

A law passed in 2003 allows anyone to order one free copy of their credit report from any of the credit reporting companies listed below:

- **Equifax (see contact information in the Resources section)**
- **Experian**
- **Trans Union Corporation**

When this law becomes final in 2004, everyone will be allowed to order one free report each year. Until then, free credit reports are available only to those who live in certain states.

You also can receive your credit report if you are unemployed, receive public welfare assistance, are turned down for credit, or suspect credit fraud.

When you call for your free report, you may have to provide your Social Security Number, date of birth, and address or ZIP code. Your credit report should arrive in the mail in a week or two.

While your credit report may be free, you will have to pay extra for your "credit score."

Understanding Your Credit Report

If you have trouble understanding your credit report, many nonprofit credit-counseling organizations are available to help. If you find a mistake on your report, follow the credit rating service instructions on how to correct it. The credit rating service may ask you to send documentation proving a correction is needed. Short explanations on your own behalf may also be made part of your credit report.

No Credit History

More lenders are using what's called a "nontraditional credit history" to determine



your credit risk. If you don't have a credit history, you will still need to show a lender that you have a history of paying for things on time. This may mean showing you made monthly rent payments, utility or telephone payments, or payments for child care. Gather together any records you have that show you are reliable. Ask a business or individual that you pay regularly to write a letter saying you pay the full amount on time. Try to show a good record of payments for at least the past two years.

Credit Trouble

If your credit problems are more than you can handle, locate a nonprofit credit-counseling center. They will help guide you in controlling your debt and building good credit. Be wary of companies that ask for fees up front, and claim they can repair your credit immediately. Repairing your credit takes time and patience. Also, don't file for bankruptcy except as a last resort and after discussing your financial situation with a lawyer.

Avoid Credit Pitfalls

As a first time homebuyer, you may be tempted with offers of pawnshop loans, money orders, and other offers of easy credit. If an offer of "easy money" sounds too good to be true, it probably is.

You can give a pawnshop something of value that you own. In exchange, they will loan you an amount of money far below the value of your property. Easy money. However, if you don't pay back the loan on time, you lose your valuable item, be it jewelry, electronic equipment, or even a car. A better alternative is to plan ahead and save for emergencies. Using a credit card for emergencies is a safer option than the risk of losing your property to a pawnshop.

Check-cashing services and payday lenders charge steep fees that can be avoided by opening a checking account at a bank. You can also avoid fees charged for buying money orders by writing checks from your bank checking account.

Another temptation for new homeowners is renting furniture or appliances on a "rent-to-own" plan. In most cases, you can expect to pay many times more than the purchase price of an item when you rent it than if you bought it outright. This is because rent-to-own stores will charge you high interest rates for as long as it takes for you to buy your furniture or appliance.

Renting furniture or appliances only makes sense if you plan on needing them for a short period of time. Instead of renting what you need, save up for larger purchases, or look for bargains in your newspaper.



Keeping Records

There's more to you financially than you might realize. That's why you need to be organized. Discover a method that works for you to gather bills, pay bills, keep track of balances, and respond to unexpected situations. Having your records in one place is useful when applying for loans or a mortgage. You can use these records to track your spending plan and make any needed adjustments.

Savings Tips

What would you do with a little extra money? Would you save it for emergencies or gaps in employment, or apply it to your retirement fund? Would you spend it on gifts, vacation, or as a down payment on a car? Remember to tie your decision in with your goals.

Now that you know the basics of using a spending plan, it should be obvious that having more income than expenses is a good thing. By keeping track of your expenses and buying only what you need, you can expect a little extra money left over at the end of each month. Use this extra cash to begin saving for your short- and long-term goals.

Here are some ideas on how to begin to build your savings:

- Pay yourself first.** Commit to putting a certain amount into a savings account each month before you pay the bills.
- Use payroll deduction.** Ask your employer to put a portion of your paycheck into a savings account.
- New job.** Landing a job that pays benefits can save you money on things such as health costs and insurance.
- Raises, bonuses, refunds.** Put these in a savings account. Also, remember to use any rebates or coupons whenever offered.
- Buy used instead of new.** When it makes sense, buy used items instead of new, and put what you saved into a savings account.

Cut back or quit costly habits. This could save you a lot of money over a year.

Pay off loans, then pay into savings. If you pay off a loan where you owed \$50 each month, put that \$50 into savings. You will save \$600 in one year!

Put any tax refund into savings. Don't forget to take the Earned Income Tax Credit, if you qualify.

Resources

Visit these organizations for additional credit resources:



Energy Hog – Do you have energy hogs in your home? If you have high energy bills, chances are you do, and you need to get them out! A special website www.energyhog.org, developed for children 8-13 years old, teaches good energy habits as youth train to become Official Energy Hog Busters by completing five fun games. Also at this website you'll find an Energy Hog Scavenger Hunt, a useful tool for kids and their parents to find and bust the energy hogs in their homes and reduce their energy bills by making their home more energy efficient.

Federal Trade Commission

1-877-FTC-HELP (1-877-382-4357)

Web site: www.ftc.gov (Go to For Consumers, then Credit.) Information is also available in Spanish.

FirstGov for Consumers

Web site: www.consumer.gov

Visit these organizations for additional budgeting, savings, and credit resources:

American Savings Education Council

Web site: www.asec.org

Corporation for Enterprise Development

1-202-408-9788,

Web site: www.cfed.org

National Foundation for Credit Counseling

1-800-388-2227, Web site: www.nfcc.org

Credit Bureaus:

Equifax, visit www.equifax.com

To order your credit report, call 1-800-685-1111 or write to Equifax at:
P.O. Box 740241

Atlanta, GA 30374-0241

To report fraud, call 1-800-525-6285

Experian, visit www.experian.com

To order your credit report, call 1-888-Experian (1-888-397-3742) or write to Experian at:

P.O. Box 9532, Allen, TX 75013

To report fraud, call 1-888-397-3742

Trans Union Corporation, visit www.transunion.com

To order your credit report, call 1-800-916-8800 or write to Trans Union Corporation at:

P.O. Box 6790

Fullerton, CA 92834-6790

To report fraud, call 1-800-680-7289