



Taking Charge of Your Finances

1. Pay yourself first! Secure 10% of your income in a savings account. Join Utah Saves and commit to adding to your account each month.
2. Tithe Yourself – the value you place on money determines who you are. Giving to a charitable cause keeps priorities in order.
3. Track your money and know where it is being wasted.
4. Budget for your needs. Without a roadmap, you may lose your way.
5. Know your credit score.
www.annualcreditreport.com
6. Keep debt at a minimum.
7. Plan for your future.
Begin to build a retirement fund. Look for 401K plans and investments.
8. Know your risks and understand your insurance plans.
9. Prepare your financial documents and keep them in a secure place.

Savings Goals:

\$1,000.00
\$10,000.00
Pay off home
*Plan for education of children
*Plan for future retirement

