Money. Matters. On-demand financial guidance by Dupaco

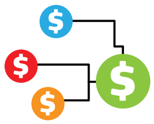
Build a budget you'll stick with

A good budget is one that works for you. It allows you to meet your needs, plan for your goals and—most importantly—motivate you to keep budgeting.

In this issue of Dupaco's *Money. Matters.*, you'll find tips on how to use three budgeting building blocks to reach your goals, especially during the busy holiday shopping season!

PRIORITIZE. TRACK. REWARD.

Step 1: Prioritize. *What are your goals?*
Prioritizing your goals gets you thinking about what your money can do for you. Creating and sticking to a new routine is a pain if you think you have to or you should do it; it's a lot easier if you're mindful of *why* you want to do it. Prioritizing your goals reminds you that you're in charge. You have a say in where your money goes.



Step 2: Track. *Where is your money going?*
Tracking your expenses means being aware of where your money is going as you spend it. When you track your expenses, you can see how every transaction is either contributing to a goal or taking away from it. This helps you identify your spending patterns and correct when necessary.

Step 3: Reward. *Celebrate your progress!*
Encourage and celebrate your progress as you create healthier financial habits. By assigning rewards to the milestones of any given goal, you're creating added incentive and boosting your motivation.

HOW TO STICK TO A BUDGET WHEN YOU USE CREDIT CARDS

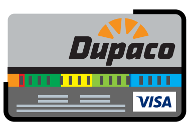
Establishing and following a budget can help you:

- Prioritize your spending
- Manage your money
- Set funds aside for the future

When used correctly, credit cards can be a powerful credit-building tool. Here are four tips to stay on track with your budget—and your credit—while using your go-to piece of plastic.

1. Set a credit card spending limit.

Your budget will tell you how much you can realistically afford to charge—and pay back—each month.



Aim to charge no more than 20% of your credit limit.

2. Use account activity alerts.

Within Shine Online and Mobile Banking, set up eNotifier activity alerts to receive real-time notifications when your credit card is used. This can help you track your spending and keep your budget top of mind.

3. Check in on your account.

Sign into your online banking at least a couple of times each week to review your credit card purchases for the month. Do you see any surprises? Are you overspending?

4. Use categories and flags.

Utilize your online banking tools to organize your purchases into spending categories, such as dining out. Get a clear picture of your spending within each budget category by sorting your purchases.

When using a credit card, it's important to:

- Pay your balance in full each month
- Make your payments on time
- Keep your credit usage in check, using no more than 20% of your available credit each month. (That's because 30% of your credit score is based on how much credit you have available.)

Dupaco **Need budget help?** Request a FREE appointment at ***dupaco.com/makeover***

Set a holiday spending budget—*and stick to it.*

It probably won't come as a surprise, but a budget is key to any successful holiday spending plan. Look back at how much you've spent during the past few holiday seasons, and determine whether that amount is realistic and still fits into your overall budget. Make any necessary adjustments before you shop.

Holiday Expenses

Gifts for:	
Friends	$
Family members	$
Coworkers	$
Teachers (school, music, religious)	$
Pets	$
Others	$
=Total Gift Expenses	$
Groceries for:	
Meals	$
Beverages	$
Holiday baking	$
Other	$
= Total Grocery Expenses	$
Decorations:	
Tree	$
Ornaments	$
Other	$
= Total Decoration Expenses	$
Travel:	
Airfare	$
Gas	$
Hotel	$
Pet boarding	$
Other	$
=Total Travel Expenses	$
Miscellaneous:	
Entertainment (holiday shows/events)	$
Holiday photos and outfits	$
Holiday cards and postage	$
Giftwrap, bags and ribbon	$
Other	$
Other	$
Other	$
Other	$
Other	$
Other	$
Other	$
= Total Miscellaneous	$
= Total Holiday Expenses	$

Holiday Spending Tips

Draw names with a gift exchange

A gift exchange allows you to spend a little more on the recipient—but still spend significantly less than you would if you were buying for several people.

Don't wait until the last minute

Planning ahead for your holiday spending gives you the opportunity to bargain hunt and wait for the "deal of the day" so you can spend less for the same item.

Sign up for emails

Sign up for a store's loyalty program or subscribe to receive store emails. These emails can provide some great discounts and let you know when sales are happening.

Remember the spirit of the holidays

Spend time with each other, and give from the heart. Maybe you give a small gift but package it with a heartfelt card. Or, give the gift of an experience.

DID YOU KNOW?

With Dupaco's Holiday Club savings account, you earn interest throughout the year, so you'll get a dividend to stretch that dollar a little further.

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dupaco.com/save