

## 20 Outstanding Personal Finance Tips for 2011

2011 is here and now is a perfect time for consumers to review their financial behaviors that could be prohibiting them from reaching their financial goals. Kimberley Freeman, Regional Director Partnerships for Apprisen Financial Advocates, suggests reviewing the following financial tips and make a commitment to incorporate a minimum of 5 into your routine. Once you are experiencing success with those, add a few more!! It is taking this process one step at a time that will lead to a brighter, more financially fit future!!

1. Evaluate the cost of your current lifestyle
2. Track every penny of your spending for two weeks
3. Save your change
4. Change one spending behavior a week and put that money you would have spent in your savings account
5. Write down your short term, mid term and long term financial goals and put them in a place where you can see them everyday
6. Take care of your own financial responsibilities before taking on those of others
7. Give yourself a weekly cash allowance for food and entertainment
8. Teach your children the difference between wants and needs
9. Plan your weekly food menu and shop with a list accordingly
10. Don't go out shopping without a specific purchase in mind
11. Know the terms and conditions of every credit agreement before you sign them
12. Be a savvy shopper, do your homework to find coupons and sales before you leave the house
13. Refuse to pay bank fees!! Go only to network ATMs and use a check register to record your account balance
14. Know what is on your credit report. You are entitled to one free copy from each credit bureau once a year from [www.annualcreditreport.com](http://www.annualcreditreport.com)
15. Participate in your company's 401k plan
16. Keep current with your car maintenance
17. Don't cosign on a loan if you are not prepared to pay for it
18. Recycle clothing through consignment shops
19. Create a plan to pay down debt
20. Start Today!! If you need help seek out Apprisen Financial Advocates to assist you in reaching all of your financial goals at 503-581-7301 or [www.apprisen.com](http://www.apprisen.com)

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