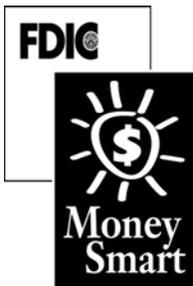


Money Matters



Participant Guide



Building: Knowledge, Security, Confidence

FDIC Financial Education Curriculum

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MONEY SMART MODULES

- **Bank On It**
an introduction to bank services
- **Borrowing Basics**
an introduction to credit
- **Check It Out**
how to choose and keep a checking account
- **Money Matters**
how to keep track of your money
- **Pay Yourself First**
why you should save, save, save
- **Keep It Safe**
your rights as a consumer
- **To Your Credit**
how your credit history will affect your credit future
- **Charge It Right**
how to make a credit card work for you
- **Loan to Own**
know what you are borrowing before you buy
- **Your Own Home**
what home ownership is all about

HOW TO PREPARE A BUDGET

Step 1: Track daily spending.

Step 2: Determine income and expenses.

Step 3: Find ways to decrease spending.

Step 4: Find ways to increase income.

If you want to be in control of your money, it is critical that you understand where your money goes. One way to do this is to keep a spending diary to record everything you spend.

You can use this information to track your spending over a period of time, say a month, so that you can see how you are spending your money.

DAILY SPENDING DIARY

Day	What did I spend my money on today?
Sunday	
Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	

MONTHLY INCOME AND EXPENSE WORKSHEET*

My Income

Wages \$ _____
 Public assistance \$ _____
 Child support/
 Alimony \$ _____
 Interest/Dividends \$ _____
 Social Security \$ _____
 Advanced Earned
 Income Credit \$ _____
 Other \$ _____

My Expenses

Fixed Expenses

Rent/Mortgage \$ _____
 Property taxes/
 Insurance \$ _____
 Trash collection \$ _____
 Cable \$ _____
 Car payment \$ _____
 Car insurance \$ _____
 Other loan payments \$ _____
 Health insurance \$ _____
 Day care/Elder care \$ _____

Flexible Expenses

Savings \$ _____
 Gas/Oil \$ _____
 Electricity \$ _____
 Water \$ _____
 Telephone/Cell phone \$ _____
 Food \$ _____
 Transportation/Gas \$ _____
 Car maintenance \$ _____
 Education \$ _____
 Personal expenses \$ _____
 Charity/Donations \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____

Total Income \$ _____

Total Expenses \$ _____

* Remember to plan for income and expenses that do not occur on a monthly basis.

TIPS TO HELP YOU DECREASE SPENDING OR SAVE MORE MONEY

- Carry only small amounts of cash in your wallet so you will not spend it.
- Use direct deposit for your paycheck or federal benefits, such as Social Security (see “Myths and Facts about Direct Deposit” on the next page).
- Control your use of credit cards.
- Do not go shopping just for fun.
- Take your written savings goals with you as a reminder.
- Buy only what you need – do not buy things just because they are on sale.
- Use coupons to save money.
- Use a grocery-shopping list to prevent impulse buying.
- Take your lunch to work instead of eating out.
- Shop around to get the best deal on big-ticket items like cars and appliances.
- Pay your bills on time to avoid late fees, extra finance charges, utilities being turned off, eviction, repossessions, and the costs of a bad credit rating.

DIRECT DEPOSIT: MYTHS VS. FACTS

Using direct deposit for your paycheck and state or federal benefits is safer and easier than using paper checks. Below, common misconceptions about direct deposit are corrected.

MYTH: Receiving paychecks or benefit payments in the form of a paper check gives you more control over your money because you can deposit it at your bank or credit union when it is convenient for you.

FACT: With direct deposit your money goes into your account at the same time each month, eliminating the risk of stolen checks and forgeries and helping protect you from identity theft.

MYTH: Switching to direct deposit is time-consuming and a hassle.

FACT: Enrolling in direct deposit is usually fast and easy, whether you receive a paycheck or a government benefit. If you receive Social Security or Supplemental Security Income (SSI), you can sign up for direct deposit in less than 5 minutes by calling the **Go Direct** toll-free helpline at 800-333-1795, enrolling online at www.GoDirect.org, or signing up at your local bank or credit union.

MYTH: People who do not have a bank account should not consider direct deposit.

FACT: There are options available if you have not yet signed up for an account. Call the U.S. Treasury's **Go Direct** toll-free helpline at 800-333-1795 for help finding a financial institution that offers low- or no-cost accounts.

MYTH: If you use direct deposit, you will not know when your money is in your account.

FACT: You can be sure your money is in your account by the time your bank opens on payment day. Paper checks can get lost or stolen, but with direct deposit your money is in your account on time, every time.

MYTH: Direct deposit does not really save time because the check still must be mailed to the bank.

FACT: With direct deposit, your federal benefit payment is electronically transferred to your bank account. The payment process is completely paperless.

MYTH: Direct deposit is not a trustworthy way to receive federal benefit payments.

FACT: Direct deposit is completely reliable. You are 30 times more likely to have a problem with your federal benefit check than with your direct deposit payment.

MYTH: Direct deposit is not as safe as receiving a check because it is sent over the Internet.

FACT: Direct deposit works by transferring funds directly into your account through a highly secure electronic banking system – not the Internet. It is the same system used by the world's leading financial institutions.

MYTH: Direct deposit is expensive.

FACT: Most banks and credit unions do not charge you to sign up for direct deposit. In fact, they may waive your monthly checking account fee if you have direct deposit.

TAX CREDITS THAT MAY INCREASE YOUR INCOME

Earned Income Tax Credit

The Earned Income Tax Credit (EITC) is a refundable federal income tax credit for people who work but do not earn high incomes. If you qualify, the EITC reduces the amount of tax you owe, and it may give you a refund. You may even be eligible for an advance EITC, which allows you to receive part of the credit in each paycheck during the year. You file Form W-5 with your employer to get the advance EITC.

The following eligibility requirements apply:

- You must have a valid Social Security number.
- You must be between 25 and 65 years of age, unless you have a qualifying child.
- A qualifying child must live with you in the United States more than half of the year.
- You must have earned income, from wages or self-employment. This does not include alimony, child support, welfare benefits, unemployment benefits, interest, dividends, pensions, and certain workforce payments.
- You cannot file your taxes as "Married Filing Separately."

All of the rules and examples can be found in IRS Publication 596. Benefits can range from \$2 to over \$4,500, depending on earned income, number of qualifying children, and other factors. Any refund you receive as a result of taking the EITC will not be used to determine your eligibility for the following programs or how much you can receive from them:

- Temporary Assistance for Needy Families (TANF)
- Medicaid, Food Stamps, and housing assistance

TAX CREDITS THAT MAY INCREASE YOUR INCOME (Continued)

Child Tax Credit

The Child Tax Credit can lower the amount of income tax you owe and increase any refund you might receive. The benefit can be as high as \$1,000 per child. Information is available in IRS Publication 972. The tax credit application form and the IRS Publication are available at: www.irs.gov or by calling the IRS at 800-829-3676 or 800-829-1040.

Eligibility requirements include the following and are fully explained in IRS Publication 972, or Form 1040 or 1040A Instructions:

- The child must be 17 years of age or younger by the end of the tax year.
- The child must be a U.S. citizen, resident, or national.

Credit for Child and Dependent Care Expenses

If you pay someone to care for your child under the age of 13, for your spouse, or for another dependent who is not able to care for him- or herself, you may be eligible for a tax credit. The tax credit can lower the amount of income tax you owe and increase any refund you might receive. To qualify, you must pay the child or dependent care expenses so you can work or look for work. There are other requirements.

Information is available in IRS Publication 503 or in Form 1040 or 1040A Instructions. The tax credit application form and the IRS Publication are available at www.irs.gov or by calling the IRS at 800-829-3676 or 800-829-1040.

Education Credits

If you are saving for or paying education costs for yourself or another student to attend a college, university, vocational school, or other postsecondary education institution, you may be eligible for a tax credit. The amount of credit you can take depends on your filing status, your adjusted gross income, and your eligible expenses. Information is available in IRS Publication 970. The tax credit application form and the IRS Publication are available at www.irs.gov or by calling the IRS at 800-829-3676 or 800-829-1040.

Credit for Retirement Savings Contributions

If you make eligible contributions to an employer-sponsored retirement plan or to an individual retirement arrangement (IRA), you may be eligible for a tax credit. The amount of credit you can take depends on your filing status, your adjusted gross income, and your eligible contributions. To claim the credit, complete IRS Form 8880 and submit it with your federal income tax form. A copy of the tax credit application form is available at www.irs.gov or by calling the IRS at 800-829-3676 or 800-829-1040.

FREE INCOME TAX PREPARATION ASSISTANCE

The IRS-sponsored Volunteer Income Tax Assistance (VITA) program and Tax Counseling for the Elderly (TCE) program provide free basic income tax return preparation to individuals with low to moderate incomes, individuals with disabilities, non-English-speaking taxpayers, and the elderly. In addition to free assistance, many sites offer free electronic filing (e-filing). During the tax season, VITA and TCE sites are located at libraries, churches, community centers, shopping malls, and retirement homes.

To take advantage of these volunteer assistance programs bring the following information when you visit a VITA or TCE site:

- Photo identification.
- Social Security cards or Individual Taxpayer Identification cards for you, your spouse, and your dependents (if applicable).
- Birth dates for you, your spouse, and your dependents (if applicable).
- Wage and earning statement(s) Form W-2, W-2G, 1099-R from each employer.
- Interest and dividend statements from banks (Forms 1099).
- Other relevant information about income and expenses.
- If claiming day care expenses, total amount paid and day care provider's tax identification number.
- A copy of last year's tax return (if available).
- Bank account number and routing number for direct deposit.
- All other information relating to this year's return.

To obtain the location, dates, and hours of the volunteer site closest to you, call the IRS toll-free Tax Help Line for Individuals at 800-829-1040. The AARP provides free tax assistance to elderly taxpayers. For AARP sites, call 888-AARPNOW (888-227-7669).

Remember, you must provide accurate information when applying for these benefits. Tax fraud is a serious offense.

MONTHLY PAYMENT SCHEDULE

Instructions:

- Transfer your income sources and amounts from the Income and Expense worksheet to the income column below.
- Record the date the income amount is expected.
- Transfer your expenses, the date due, and amount due into the appropriate columns below.
- When the expense has been paid, enter the date in the Paid column.
- Use one color ink for income and a different color for expenses.
- See your instructor for additional worksheets.

Month _____

Income	Expenses/Bills	Pay or Due Date	Amount Due	Paid
Wages		April 2	\$2,000	
	Savings	April 2	\$ 100	

MONTHLY PAYMENT CALENDAR

Instructions

- Transfer your income sources and amounts from the Income and Expense worksheet to the dates income is paid on the calendar below.
- Transfer your expenses to the dates they are due on the calendar below.
- Use one color ink for income and a different color for expenses.
- Check off each bill as it is paid.
- See your instructor for additional worksheets.

Month _____						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 \$2,000 – paycheck	3	4	5	6 \$1,000 – rent	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

OTHER BUDGETING TOOLS

Here are a few other budgeting tools you can use at home. Use the one with which you are most comfortable.

Expense Envelope System

- This tool is useful if you pay your bills in cash each month.
- Make an envelope for each expense category, such as rent, gas, electricity, and food.
- Label the envelope with the name of the category, the amount, and the due date.
- When you receive income, divide it into the amounts to cover the expenses listed on the envelopes.
- Pay bills right away so you won't be tempted to spend the money on something else.

Budget Box System

- The budget box is a small box with dividers for each day of the month.
- When you receive a bill, check the due date and place it behind the divider that represents the bill's due date.
- As you receive income, pay all bills that are due.

Computer System

If you have access to a personal computer, you can create your own spreadsheet. You may also want to purchase a personal finance program. They are available for less than \$75.

Using a computer to manage your finances is relatively simple. Once you set up the system, updating information is quick and easy. It is important to enter transactions frequently to truly understand your financial position.

CREDIT COUNSELING vs. DEBT MANAGEMENT

Credit Counseling

If you are not disciplined enough to create a workable budget and stick to it, cannot work out a repayment plan with your creditors, or cannot keep track of mounting bills, consider contacting a credit counseling organization.

Many credit counseling organizations are nonprofit and work with you to solve your financial problems.

Reputable credit counseling organizations offer free educational materials and workshops and can:

- Advise you on managing your money and debts.
- Help you develop a budget.

The counselors are certified and trained in the areas of consumer credit, money and debt management, and budgeting.

Counselors discuss your entire financial situation with you and help you develop a personalized plan to solve your money problems. An initial counseling session typically lasts an hour, with an offer of follow-up sessions.

Debt Management

If your financial problems stem from too much debt or your inability to repay your debts, a credit counseling agency may recommend that you enroll in a debt management plan (DMP).

A DMP alone is not credit counseling, and DMPs are not for everyone. You should sign up for one of these plans only after a certified credit counselor has thoroughly reviewed your financial situation and has offered you customized advice on managing your money.

- In a DMP, you deposit money each month with the credit counseling organization, which uses your deposits to pay your unsecured debts (such as your credit card bills, student loans, and medical bills) according to a payment schedule the counselor develops with you and your creditors.
- Your creditors may agree to lower your interest rates or waive certain fees, but check with all your creditors to be sure they offer the concessions that a credit counseling organization describes to you.
- A successful DMP requires you to make regular, timely payments, and could take 48 months or more to complete.

Ask the credit counselor to estimate how long it will take for you to complete the plan. You may have to agree not to apply for — or use — any additional credit while you are participating in the plan.

Be wary of companies that promise to fix your credit problems right away. Credit repair can be a long process that may take several years.

BANKRUPTCY: A LAST RESORT

- Bankruptcy is a legal proceeding that adjusts the debts of individuals who cannot meet their credit obligations
- Although bankruptcy eliminates most debts, certain back taxes, child support, alimony, and student loans must be paid.
- With a bankruptcy on your credit report, you will pay higher credit rates and receive less favorable terms on loans in the future.
- Bankruptcy might also make it difficult to get a mortgage, open a bank account, buy life insurance, or get a job, because creditors and employers can run a credit check to determine your history of financial commitments.
- A new law requires that you must get credit counseling before you can file for bankruptcy.
- Bankruptcy is very serious and stays on your credit record for 10 years. Use it only as a last resort.



PRACTICE EXERCISE: BUDGET CONSIDERATIONS

Purpose

To give you practice identifying what to do when you have more expenses than income.

Instructions

- Read the scenario carefully.
- Answer the questions.
- Be prepared to explain your answers.

Scenario

Mr. and Mrs. Clark sit down to pay their bills and expenses at the end of the month. They have been holding off paying their bills because they know they do not have enough money to cover everything. But finally, Mrs. Clark insists that they have to start paying some of them, or their situation will get even worse.

The Clarks have five credit cards. Three of them have an interest rate of 24 percent. The other two cards have an interest rate of 13 percent. Two of the high interest rate cards and one of the lower interest rate cards are 15 days past the due date. Looking over the credit card bills, Mr. Clark is amazed to see that his wife spent \$200 last month on shoes. Mrs. Clark is amazed to see that Mr. Clark bought yet another power tool and spent \$385 for it. “No wonder we don’t have any money!” each says to the other. Mr. Clark also confesses that he stops off at the coffee shop on his way to work every morning and spends \$5 on a cup of coffee, then eats lunch at a restaurant near his office. Mrs. Clark admits that she gets a pedicure and manicure twice a month.

The Clarks want to make sure that they have enough money for rent, utilities, the car payment, and food. But if they pay these bills first, they will have only enough money to make the minimum payment on three of their five credit cards.

What has caused these financial problems for the Clarks?

What can they do to resolve their problems?

WHAT DO YOU KNOW? – MONEY MATTERS

Instructor: _____ Date: _____

This form will allow you and the instructors to see what you know about budgeting both before and after the training. Read each statement below. Please circle the number that shows how much you agree with each statement.

I know:	Before-the-Training				After-the-Training			
	Strongly Disagree	Disagree	Agree	Strongly Agree	Strongly Disagree	Disagree	Agree	Strongly Agree
1. How to track daily spending habits.	1	2	3	4	1	2	3	4
2. How to prepare a personal spending plan or budget to estimate monthly income and expenses.	1	2	3	4	1	2	3	4
3. How to identify ways to decrease spending and increase income.	1	2	3	4	1	2	3	4
4. How to identify budgeting tools that will help me manage my money.	1	2	3	4	1	2	3	4

EVAUATION FORM

This evaluation will allow you to assess your observations of the Money Matters module. Please indicate the degree to which you agree with each statement by circling the appropriate number.

<p>1. Overall, I felt the module was:</p> <p style="padding-left: 40px;"><input type="checkbox"/> Excellent</p> <p style="padding-left: 40px;"><input type="checkbox"/> Very Good</p> <p style="padding-left: 40px;"><input type="checkbox"/> Good</p> <p style="padding-left: 40px;"><input type="checkbox"/> Fair</p> <p style="padding-left: 40px;"><input type="checkbox"/> Poor</p>	<p>Strongly Disagree</p> <p>Disagree</p> <p>Neutral</p> <p>Agree</p> <p>Strongly Agree</p>																																																												
<p>2. I achieved the following course objectives:</p> <p style="padding-left: 20px;">a. Track daily spending habits.</p> <p style="padding-left: 20px;">b. Prepare a personal spending plan or budget to estimate monthly income and expenses.</p> <p style="padding-left: 20px;">c. Identify ways to decrease spending and increase income.</p> <p style="padding-left: 20px;">d. Identify budgeting tools that will help me manage my money.</p> <p>3. The instructions were clear and easy to follow.</p> <p>4. The overheads were clear.</p> <p>5. The overheads enhanced my learning.</p> <p>6. The time allocation was correct for this module.</p> <p>7. The module included sufficient examples and exercises so that I will be able to apply these new skills.</p> <p>8. The instructor was knowledgeable and well prepared.</p> <p>9. The worksheets are valuable.</p> <p>10. I will use the worksheets again.</p> <p>11. The students had ample opportunity to exchange experiences and ideas.</p>	<table border="0"> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> </table>	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
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<p>12. My knowledge/skill level of the subject matter before taking the module.</p> <p>13. My knowledge/skill level of the subject matter upon completion of the module.</p>	<table border="0"> <tr> <td></td> <td colspan="3">None</td> <td colspan="2">Advanced</td> </tr> <tr> <td></td> <td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td> </tr> <tr> <td></td> <td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td> </tr> </table>		None			Advanced			0	1	2	3	4	5		0	1	2	3	4	5																																								
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EVALUATION FORM (Continued)

Instructor Rating

Please use the response scale and circle the appropriate number.

Response Scale: 5 Excellent 4 Very Good 3 Good 2 Fair 1 Poor	Name of Instructor
Objectives were clear & attainable	5 4 3 2 1
Made the subject understandable	5 4 3 2 1
Encouraged questions	5 4 3 2 1
Had technical knowledge	5 4 3 2 1

What was the most useful part of the training?

What was the least useful part of the training?

GLOSSARY

Bankruptcy

Bankruptcy is a legal proceeding that adjusts the debts of individuals who cannot meet their credit obligations. Although bankruptcy eliminates most debts, certain back taxes, child support, alimony, and student loans must be paid. With a bankruptcy on your credit report, you will pay higher rates and receive less favorable terms on loans in the future.

A new law requires that you must get credit counseling before you can file for bankruptcy.

Bankruptcy is very serious and stays on your credit record for 10 years. It should be used only as a last resort.

Budget

A budget is a step-by-step plan for meeting expenses in a given period of time. It is also called a personal spending plan.

Budget Box System

The budget box is a small box with dividers for each day of the month. When you receive a bill, check the due date and place it behind the divider that represents the bill's due date. As you receive income, pay all bills that are due.

Computer System

If you have access to a personal computer, you can create your own spreadsheet. You may also want to purchase a personal finance program. They are available for less than \$75.

Using a computer to manage your finances is relatively simple. Once you set up the system, updating information is quick and easy. It is important to enter transactions frequently to truly understand your financial position.

Credit Counseling

This is a service offered by reputable credit counseling organizations that advise you on managing your money and debts, help you develop a budget, and offer free educational materials and workshops. Their counselors are certified and trained in consumer credit, money and debt management, and budgeting. Counselors discuss your entire financial situation with you and help you develop a personalized plan to solve your money problems.

GLOSSARY (Continued)

Daily Spending Diary

This is a tool in which you can record your daily spending. You can use this information to keep track of your spending over a period of time, say a month, so that you can see how you are spending your money.

Debt Management Plan (DMP)

If your financial problems stem from too much debt or your inability to repay your debts, a credit counseling agency may recommend that you enroll in a debt management plan (DMP). In a DMP, you deposit money each month with the credit counseling organization, which uses your deposits to pay your unsecured debts (such as credit card bills, student loans, and medical bills) according to a payment schedule the counselor develops with you and your creditors.

Direct Deposit

Direct deposit is a method your employer or a government agency can use to give you your paycheck or benefit check.

Your paycheck or benefit check is electronically transferred and directly deposited into your account. You will not receive the check in the mail. Your payroll or benefit check statement is mailed to your home address.

The money is immediately available. Some banks will not charge monthly fees if you use direct deposit.

Earned Income Tax Credit (EITC)

The Earned Income Tax Credit (EITC) is a refundable federal income tax credit for people who work but do not earn high incomes.

If you qualify, the EITC reduces the amount of tax you owe, and it may give you a refund. You may even be eligible for an advance EITC, which allows you to receive part of the credit in each paycheck during the year. The IRS adjusts income eligibility each year.

Receiving an EITC does not affect eligibility for TANF, Medicaid, Supplemental Security Income (SSI), Food Stamps, or housing assistance.

Expense Envelope System

This tool is useful if you pay your bills in cash each month. Make an envelope for each expense category, such as rent, gas, electricity, and food. Label the envelope with the name of the category, the amount, and the due date. When you receive income, divide it into the amounts to cover the expenses listed on the envelope. Pay bills right away so you won't be tempted to spend the money on something else.

GLOSSARY (Continued)

Fixed Expenses

Fixed expenses are expenses whose amounts do not change from month to month. You do not have any control over how much you pay. Examples include rent or mortgage, and loan payments.

Flexible Expenses

Flexible expenses are expenses whose amounts can change from month to month. You sometimes have control over how much you pay. For example, if you decide to lower your thermostat during the winter to save on heating costs, you will pay less than you did the month before.

Gross Income

Gross income is your total income without deductions. Net income is gross income minus Social Security, taxes, and other deductions.

Income

Income is money that comes to you from:

- Wages.
- Public assistance – which might include TANF or Food Stamps.
- Child support or alimony.
- Interest and dividends.
- Social Security.
- Other sources, such as tips.

Monthly Income and Expense Worksheet

Preparing this worksheet will help you determine how much money you have coming in, how much is going out, and whether or not you have enough income to pay your bills and expenses each month.

Monthly Payment Calendar

This budgeting tool does the same thing as the Monthly Payment Schedule (see below); it just uses a different format. When you have paid the expense, you can write a checkmark through the entry or cross it out with an “x.”

GLOSSARY (Continued)

Monthly Payment Schedule

The monthly payment schedule is a budgeting tool that helps you plan in advance when you will pay your bills and lets you record in advance when you will receive income to pay those bills.

Net Income

Net income is gross income minus Social Security, taxes, and other deductions.

Social Security

Social Security is a potentially valuable insurance plan. On some pay stubs, it is called FICA, which stands for Federal Insurance Contribution Act. Social Security benefits include retirement, disability, family, survivor, and Medicare benefits.

Social Security Statement

If you are 25 or older and are not already receiving Social Security benefits, you will receive a Social Security statement just before your birthday every year. This statement is a record of your earnings and the Social Security taxes you have paid during your working years. It provides estimates of the monthly Social Security retirement, disability, and survivors' benefits you and your family could be eligible to receive.

FOR FURTHER INFORMATION

Federal Deposit Insurance Corporation (FDIC)

Division of Supervision and Consumer Protection

2345 Grand Boulevard, Suite 1200

Kansas City, MO 64108

877-ASK-FDIC (877-275-3342)

If you have a specific complaint or inquiry regarding a financial institution, complete the online form at: fdic.gov/consumer/questions/index.html

Go Direct

www.GoDirect.org

To sign up for direct deposit of your Social Security or Supplemental Security Income payments quickly and easily, contact Go Direct, a campaign sponsored by the U.S. Department of the Treasury and the Federal Reserve Banks. Sign up online or call 800 333-1795.

Internal Revenue Service

www.irs.gov

You can get copies of IRS publications and forms at this website or by calling 800-829-3676. Call 800-829-1040 for questions about your income taxes.

National Foundation for Credit Counseling (NFCC)

www.nfcc.org

National Foundation for Credit Counseling can be reached at 1-800-388-2227. NFCC is a national, nonprofit organization that assists consumers in dealing with their credit problems.

Social Security Administration

www.ssa.gov

You can find out about Social Security benefits at this site. You can also call 800-772-1213 to request a copy of your Social Security statement.

U.S. Financial Literacy and Education Commission

MyMoney.gov is the U.S. government's website dedicated to teaching all Americans about financial management.

Whether you are planning to buy a home, balancing your checkbook, or investing in your 401k, the resources on MyMoney.gov can help you.

Throughout the site, you will find important information from 20 federal agencies.

www.mymoney.gov

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