



MONEY BEHAVIORS

Your financial behaviors are learned behaviors. These learned behaviors stem from childhood, through parents, peers, and mentors. If you know your behaviors and can pick the ones that are disrupting your finances, then you can take control and change or eliminate these behaviors.

DO ANY OF THESE APPLY TO YOU???

- | | |
|---|---|
| <input type="checkbox"/> Avoid opening my bills | <input type="checkbox"/> Don't know my credit rating or what a FICO score is |
| <input type="checkbox"/> Procrastinate paying my bills | <input type="checkbox"/> Wish there were a safe place that I could learn and talk about money |
| <input type="checkbox"/> Paralyzed by fear of my financial future | <input type="checkbox"/> Think I should have a budget, but don't and don't really want to |
| <input type="checkbox"/> Avoid balancing my checkbook | <input type="checkbox"/> Doubt that I'll ever be able to change my financial situation |
| <input type="checkbox"/> Run out of money before end of month | <input type="checkbox"/> Think that everyone else knows more about money than I do |
| <input type="checkbox"/> Wish I were more money savvy | <input type="checkbox"/> Agonize that I may never be able to retire |
| <input type="checkbox"/> Feel out of control of my life | <input type="checkbox"/> Wonder how I reached this point in my life |
| <input type="checkbox"/> Know that I need to save but I'm not | <input type="checkbox"/> Long for financial security and stability |
| <input type="checkbox"/> Wish I understood more about investing | |
| <input type="checkbox"/> Have credit card debt | |
| <input type="checkbox"/> Pay more finance charges than principal | |
| <input type="checkbox"/> Worry about credit rating/FICO score | |



FEP (Financial Empowerment Program) is here to help. Call us at 315-376-8202 ext 230 to learn how you can gain control of your finances.

FINANCIAL EMPOWERMENT