

## Family Finances—Take Charge

**Money. Where does it go every month?** The money coming in never seems to equal the money going out. Then there's the stress of deciding what to spend the money on, when to spend it and how much.

Take charge of your family finances. It's more than just getting control of the money. It means taking a close look at your financial thinking and spending. It means reviewing your financial short-term and long-term goals. Getting control of your finances lowers the money-related stress levels in your home. It can also help your family be prepared for the future and build financial security as your family matures.

Go online to learn how to:

- make ends meet and have fun doing it
- start having family roundtables about family finances
- save for life's milestones, like college or retirement
- spend wisely at any age

Don't leave your finances to chance. Making small changes in your family's financial habits can make a big financial difference. Start taking charge of your family's finances today by checking out the information in this issue of *Your Source*.

### Low- or No-Cost Entertainment!

*See the latest movies the low-cost way*—Go to matinees or rent from the dollar movie kiosks.

*Zoos, museums and area attractions*—Many offer times of free admission. Just ask!

*Free live theatre*—Many theatrical productions have dress rehearsals that are free to the public if you call in advance.

*Go to the library*—Check out books (of course) and music, movies, books on tape, magazines (without buying a subscription!), video games and much more!

*Go online or check your local paper*—Learn what's going on for free in your town such as festivals, concerts, fun runs and other community freebies.

**Go Online Today!** Log on to [www.FOH4YOU.com](http://www.FOH4YOU.com) to access *Family Financial Well-Being* and other helpful resources in the *Spotlight* section, and share this with your co-workers and family members. Or, call your Employee Assistance Program (EAP) at 1-800-222-0364 or 888-262-7848 (TTY users) for additional help and support.