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Name:	Date:
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JOB GENIUS VIDEO SERIES

Tips for Money Management

The Basics Money is the number one source of _____ o Smart spending is the balance between what you _____ and what you _____. o _____ is all after-tax money, including wages, financial aid, or assistance from parents or relatives. **Expenses Estimate List** o Housing _____ Utilities (gas, electric, water) Phone and/or internet Transportation Insurance (car, home, health) _____ o Groceries _____ o Entertainment Clothing _____ **Need To Know** Understanding the _____ why you spend is the first step to making _____ choices. o Separating your _____ and ____ makes controlling your _____ easier. o _____ is money you have immediate access to. Investments have _____ risks than savings, but can offer _____ return. o Tax Deferred means you don't pay _____ on the income or interest until the money is ___ Using a credit card _____ can help establish your _____ history. Your best move is to _____ the full balance on your card at the end of each _____. o Your _____ score is basically a summary of your credit .

Helpful Site Resources:

- NFCC.org
- CashCourse.org
- OnYourOwn.org

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