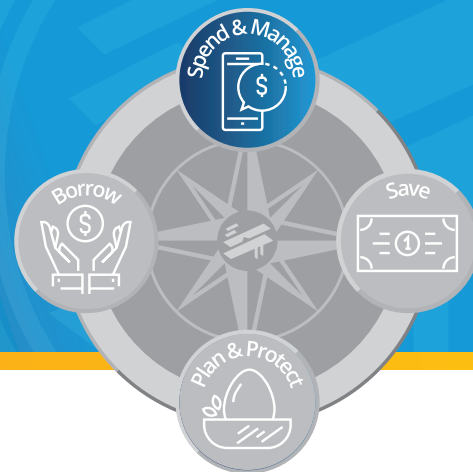


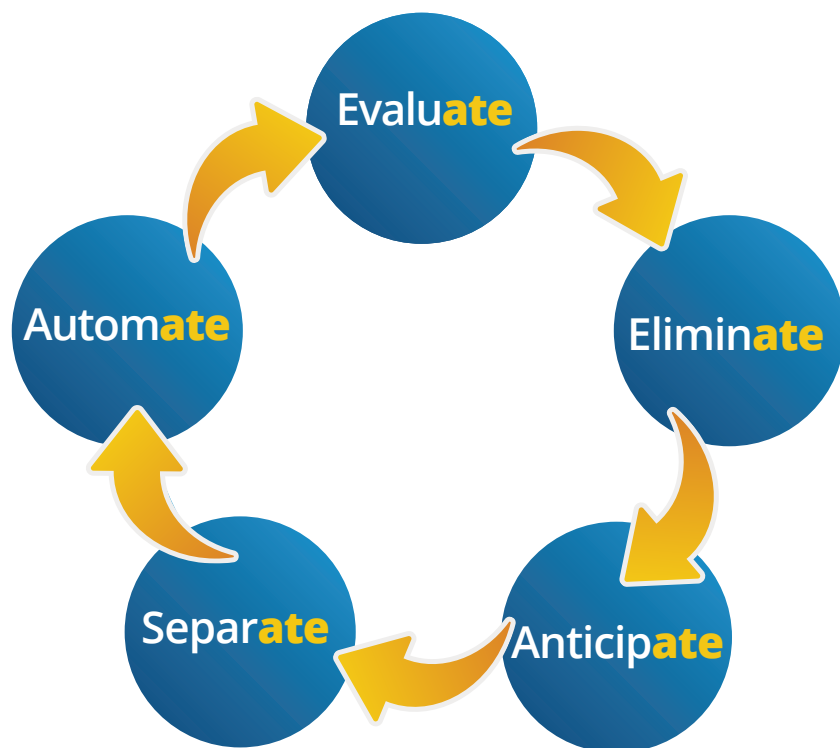
Spend & Manage Wisely

(with the 5 ATES)



Spending wisely means spending less than our income, paying all bills on time, monitoring our expenses and being purposeful with purchases. Practicing good spending habits helps give you the freedom to choose the next step on your financial journey!

At Wright-Patt Credit Union® (WPCU®), we believe creating a budget and a spending plan are powerful tools to successfully managing your finances. But where do you start? We've come up with five "ATES": Evaluate, Eliminate, Anticipate, Separate, and Automate to help you establish the foundation to spending and managing money wisely!



Spend & Manage Wisely

ATE:	Here's How:	WPCU Tools to Help
EvaluATE	Evaluate your spending. Ask yourself: • What have you spent? • Where is it going? • What might you want to spend? • Are there opportunities to reduce spending?	Fill Out "My Personal Spending List Tool" To do: • List everything you spend money on • Categorize your spending • Note the due dates • Calculate the monthly amount
EliminATE	Eliminate unnecessary purchases and additional spending where you can. • Cancel or reduce a monthly subscription • Cut one fast food trip • Shop from a grocery budget	• Review "My Personal Spending List Tool"
AnticipATE	Anticipate upcoming expected and unexpected purchases to plan what you want to do.	• Online Money Management • Monthly Budget Spreadsheet
SeparATE	Physically separate your money based on your purpose for its use	Create sub accounts for savings and checking.
AutomATE	Automate as much as you can utilizing: • Direct deposit • Bill payments • Mobile banking • Automatic transfers	• EasySaver®* • Mobile and Online Banking • Bill Pay

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*Visit www.WPCU.coop to learn more about our EasySaver product, as well as our other products and services available to assist you.

