



YOUR MONEY MATTERS

YOUR MONEY, YOUR WAY



OKMM[™]
OKLAHOMA MONEY MATTERS

"The safest way to Double your money is to fold it over once and put it in your pocket."

kin Hubbard

Welcome to *YOUR MONEY, YOUR WAY.*

You deal with money every day—whether it's paying bills or just worrying about having enough. You already know what you should be doing: budgeting, saving and using credit wisely. The question is, how can you manage your money when it seems like you never have money to manage?

We recognize there's no one-size-fits-all answer. But we can help you build habits that take the guesswork, worry and stress out of dealing with money. Taking control of your finances is about trying new things and finding out what works for you.

In this booklet, you'll follow the story of Crystal, a single mom with three kids and plenty of worries. Crystal is a fictional character but the challenges she faces are inspired by the stories we hear everyday from real people. Join Crystal as she faces her challenges and takes control of her finances. Along the way, check out the tips, tricks and resources we've included to help you make the most of what you have.



choices

If there was such a thing as rock bottom, Crystal had found it at the age of 29. As she sat in the park watching her three children play, it seemed as though she had no choices.

She could blame it on her husband leaving 10 years ago. She could blame it on the boyfriend who left six months ago. She could blame it on the economy, causing the manufacturing plant where she worked to close down.

But really, it just felt like a lack of choices. Crystal thought that payday loans were a good choice, but now her credit was so bad that she couldn't buy a car to get a job in the city.

She had tried to save money, but her month-to-month lease kept going up. The kids always seemed to need something. Things were always breaking. There had to be a better way, but Crystal couldn't find it.

When her boyfriend left, he didn't just take his things. He also left with her Social Security number and what was left of her last paycheck.

So what choice did Crystal have? Creating a budget was a joke since there wasn't even anything to put in the income column.

But what if she did have choices? What if, at the end of the month, she could move to the other side of town? From there, she could walk to the local community college. She could apply for financial aid—they wouldn't look at her credit score. Maybe Nana would watch the kids while she's in class and she could buy her books secondhand. She'd heard of people doing it. Yes, even people with three children.

Suddenly, Crystal stood up from her park bench and hollered at her kids. She marched them down the street toward their small, two bedroom rental. She had some things to do. There were always choices, she thought. It's not always easy, but she always had choices.

Crystal knows that having tough choices isn't the same as having no choices at all. One positive way to improve a financial situation is to improve your skills. The higher your level of education, the higher your earning potential. Take a moment to imagine your future.

what are some things you'd like to do if money wasn't an issue? _____

what skills do you already have that could help you get there? _____

what additional skills do you need to help you reach your goal? _____

where could you learn those skills? _____

Need to finish a degree? You have choices, too. Check out Reach Higher!



in threes

Normally, the fridge breaking down would've been a major disaster for Crystal. But today, she was in a pretty good mood. After all, the kids were at grandma's, she had paid down some of her debts and managed to put away a little money. Just enough, in fact, to pay for a new refrigerator.

Since she had saved nearly \$700, Crystal was sure she could even afford an ice maker. The salesman led her to the models in her price range and she picked a shiny black one.

While she was filling out delivery paperwork, she told the salesman her fridge had died and if she hadn't saved her money, they would've lost a lot of food.

"Yep, same thing happened to me about six months ago," the salesman said. "Not long after, my pipes burst and then I got two flat tires. Bad things always seem to happen in threes, don't they?"

Crystal's good mood began to fade. "Let's hope not," she replied.

The next day, the fridge arrived. Crystal was sure the kids would be excited but when Sarah walked in the door, she couldn't even muster a smile. Crystal knew that look well. Sarah was sick. And that meant an expensive trip to the doctor.

By the time they returned home from the doctor, complete with prescriptions and a strep throat diagnosis, Crystal had spent another \$150. Since there was nothing left in savings, this had to come from the money she had for rent.

As if that wasn't enough, Crystal was running late for class when she realized her bus pass was missing. That would cost her another \$50. Suddenly, she remembered what the salesman said. Everything happened in threes.

But what if all this had happened two months from now? That would be two months of additional savings she would've had. She still would've had to spend the money, but she would've been prepared.

Right then, Crystal vowed to save as much money as she could each month so these types of emergencies wouldn't be quite so stressful.



When the bills are piled up and you're barely making ends meet, saving might be the last thing on your mind. Paying yourself first could be the solution you're looking for. Saving for emergencies can help you put out fires without feeling like you're getting burned. Whether it's \$5 a week or \$10 a month, every little bit you can put away will help you build wealth and get ahead. Remember, it's still your money and if you need it, it'll be there for you.

4 Practical Saving Tips

How to STRETCH your dollar

- Visit [FreeCycle.org](https://www.freecycle.org) to find good household, recreational and children's items for free!
- Drink more water; it's cheaper than soda and better for you.
- Give gifts of time rather than money. You don't have to spend cash to show people you care.
- Make bill payments on time to avoid late fees — this is great for your credit score, too!
- Avoid payday lending and cash advance businesses.
- Visit resale stores like Salvation Army, Goodwill or consignment shops. Not only can you find great gently-used items, but some things are brand-new with the tags still attached.
- Consider swapping items with your friends or family if you want something new but don't have the money. What they're tired of may be just what you'd love to have.



Turn a hobby into cash! If you have a natural talent for baking, sewing, jewelry-making or anything else that could bring in extra money, consider taking it to the next level by turning it into a fun way to increase your income.

Theft. Fires. Tornadoes. Losing money is tough, especially when it's your savings. The only way to ensure your money is safe is to put it in a bank or credit union.

If you don't have a good relationship with a financial institution, now is a great time to start fixing it! Contact your bank or credit union and let them help you get back in good standing so you can be sure your money is protected.

"If you would be wealthy, think of saving as well as getting."

Benjamin Franklin

"children have never been very good at listening to their elders, but they have never failed to imitate them."

James Arthur Baldwin



When times are tough, managing the family budget is everyone's responsibility. As parents, our instinct is to shield children from the family's financial struggles. By involving your kids, you can help them build a sense of responsibility and teach them how to avoid making money mistakes.

Kid stuff

Crystal's son, Michael, struggled to focus on the math worksheets in front of him. Crystal had asked Michael to keep an eye on his sisters while she did the bills. The loud giggling and squealing of Hannah and Sarah was enough to distract him from his homework. But that wasn't all that he had on his mind. At 13, hanging with his younger sisters wasn't exactly Michael's favorite thing to do, but it gave Mom a break. Mom was much nicer if she got a break.

Michael needed Crystal in a good mood, since he was planning to ask her to sign his permission slip to go to the zoo with his class next month. The permission slip was due next week, along with \$20 he knew they couldn't afford. But he didn't want to be left behind again.

With a sigh, Michael put down his pencil. Realizing that his math homework would have to wait, he wandered into the kitchen to talk to his mom.

The kitchen table was barely visible through the pile of folded papers and unopened envelopes. His mother was hunched over her calculator with her head in her hands.

"Mom?" he asked.

Crystal jumped and wiped her face. Michael heard her snifle. "What is it, Michael? You're supposed to be watching your sisters."

"They're playing Barbies, or something. I have something to ask you—" Michael stopped. Crystal's eyes were red and puffy. "Mom, are you crying?"

Crystal smiled and shook her head. "It's nothing, honey. It's adult stuff. You don't need to worry about it. What do you need?"

Michael looked at the table piled with bills and shrugged. "Nevermind," he said, and walked to the fridge.

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OPEN A SAVINGS ACCOUNT STARTING AROUND AGE 8

TODDLERS CAN BEGIN LEARNING TO SORT COINS

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Later that afternoon, Crystal's grandmother, Betty stopped by to visit. Crystal could never hide her frustrations from Betty so while the kids played, she confided in her.

"Nana, I don't know what to do. Jack left me with nothing and I can't make ends meet."

"Oh sweetie, we've all been there," Betty said. "Sometimes life comes at you. But you just gotta make the right decisions and keep trying."

"But how do I know how to make the right decisions?"

"What do you mean? Your mother could stretch a dollar with the best of them. Didn't you learn anything from her?"

Crystal shook her head. "No, Momma never really talked much about money."

Suddenly, Crystal remembered her earlier conversation with Michael. Maybe it wasn't just adult stuff. If her mother had taught her about money when she was young, maybe she wouldn't be struggling now. And maybe she could show her kids a few things to help them make the right decisions in their lives.

Crystal smiled. "Thanks, Nana! You've helped a bunch!"

Betty looked confused. "Well, glad I could help."

Even young children can begin learning about the three uses for money. This activity is a great way to interact with your children and help them start to think about money in a positive way. Start by labeling three jars spend, save and share.



Gather newspaper ads, catalogs and magazines. Help the kids cut out images of things they would like to spend money on and things they would save for. Attach them to each jar.

Make a list of savings goals with your children and attach it to the jar.



Talk about why we share our money. When family members, neighbors or church members have a problem, how can we lend a helping hand?

Online Money Games for Kids

- * www.practicalmoneyskills.com/games
- * www.financialentertainment.org
- * www.bizkids.com/games
- * www.usmint.gov/kids

Uncle Joe wasn't always reliable, but if he could lend a hand, he'd sure try. So for the past few months, Uncle Joe had agreed to take Crystal back and forth from her classes at the local community college.

But today, Uncle Joe dropped the ball. He was supposed to pick Crystal up at 9:30 this morning and by the time she realized he wasn't going to show, it was too late to walk to her 10 o'clock class.

Furious, Crystal gave up on going to class and stormed over to Joe's house instead. She found him in the kitchen with her grandmother, Betty.

"Uncle Joe! What are you doing? You were supposed to come get me an hour ago!"

"Sorry, pumpkin," Joe said with a shrug. "Car's dead."

Crystal threw her hands in the air. "Dead? What do you mean dead?"

"Dead. As in a doornail," Joe replied.

"So, what are you going to do to fix it?"

Joe shrugged again and took a swig of iced tea. "I don't know."

Frustrated, Crystal's voice began to rise. "You don't know? How am I going to get to school?"

"I don't know."

"Do you have the money to get it fixed?"

"I don't know."

She sighed. "Well, maybe I can help with the cost. Do you have any money coming in soon?"

"I don't know."

"Well, what *do* you know?"

"Car's dead."

Budget isn't a DIRTY Word



Name your top three spending priorities:

Now consider where you spend your money.

How much do you spend on:

soda? _____

entertainment? _____

cigarettes? _____

eating out? _____

Are your current spending habits lining up with the spending priorities you listed above?

A budget isn't meant to stop us from spending on the items we enjoy. It allows us to make sure we spend with our goals in mind.

Income	Monthly Amount-Expected	Monthly Amount-Actual	What's the Difference?
Wages and Bonuses			
Investment Income			
Misc. Income			
TOTAL INCOME:			
Expenses	Monthly Amount-Budgeted	Monthly Amount-Spent	What's the Difference?
Investments and Savings			
College Fund			
Emergency Savings			
Short-term Savings			
401(k) (pre-tax deduction)			
Traditional or Roth IRA			
Other Investments			
Home			
Mortgage or Rent			
Insurance			
Property Taxes			
Home Repairs			
Utilities			
Electricity			
Water			

Visit OklahomaMoneyMatters.org and click the Consumers tab to explore budget options.

If you zone out when you hear the word budget — don't! Budgets don't have to be scary, boring or limiting. Budgeting is just spending your money on paper so you can see where it's going and make sure it's doing what you need it to do.

step 1

Know what you're working with. Figure out exactly how much money is coming in every month.

step 2

Know what's going out. Write down all your expenses. Don't forget about bills that might not be paid monthly, like insurance.

step 3

Check your priorities. If you can't pay for everything, decide what needs to come first. Are diapers more important than cable? Does gas money trump cell phone coverage?

There's more than one way to budget. If working with a paper budget isn't your thing, consider trying the envelope system. Label envelopes for rent, utilities, eating out, etc. When your paycheck comes in, divide the cash into the appropriate envelopes. Track your spending just like you would before starting a paper budget so you know approximately how much to put in each envelope.

Using envelopes allows you to see at a glance how much money you have. If you're going to use this method, you'll want to protect your cash. Keep your envelopes in a lock box, available at most stores for around \$30.

Some people use envelopes just for the expenses that change every month, like electric bills, food and fuel. Others, use envelopes only for those spending categories that have a tendency to get out of hand. Just remember, when the money's gone, the money's gone!

IF YOU'VE GOT MORE EXPENSES THAN INCOME, YOU'LL NEED TO GET CREATIVE ABOUT WHERE TO CUT BACK. LOVE MOVIES? BORROW THEM FROM THE LIBRARY INSTEAD OF GOING TO THE THEATRE.



Don't **Gamble** with your **Identity**



According to the Federal Trade Commission, most instances of identity theft are committed by strangers, but many cases involve a friend or family member. As in Crystal's case, this makes it difficult to take the necessary steps to clean up your credit record. Here are a few tips to help you prevent identity theft.

Stay Organized. Keep all your bills and important documents in a lockable drawer or safe.

Guard your SSN. We all want to trust the people closest to us, but think carefully about sharing your Social Security number with anyone who's not legally bound to help you pay debts.

Check your Credit. In the next few pages, we'll show you how to keep tabs on your credit report to make sure you're not paying for someone else's mistakes.

mistakes

Crystal stormed into her grandmother's house where Betty sat with Michael, Hannah and Sarah. Crystal ordered the kids to go outside and play.

When the kids were out of the room, Crystal blurted, "It's my dad. He stole my Social Security number!"

Betty's mouth dropped. "When? Do you know where he is?"

Crystal shook her head. "No, he did it years ago, when I was just a kid."

Betty looked confused. Crystal sat down and began to explain. "I just stopped at that car dealership on the corner. I thought maybe I could finance a cheap, used car to help me get to class. When they pulled my credit report, they found collections and charge-offs from the electric company and gas company. I assumed it was from when Brian used my information a few years ago."

"So what does that have to do with your dad?" Betty asked.

"Those charge-offs were from more than 10 years ago, before I turned 18. It had to be Dad. After he was done ruining his credit and Mom's credit, he must've started using mine. I had no idea."

Betty shook her head. "What can you do about it?"

"Not much, unless I file a police report. And I'm just not sure I can do that. I may not like him, but he's my father. I don't want him to go to jail."

"That just ain't right," Betty said. "You shouldn't have to pay for your father's mistakes."

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Crystal nodded. "But now that I know that it can happen I'm going to make sure it doesn't happen to my kids."

"How?" Betty asked.

Crystal slid a brochure across the table to her grandmother. The title of the booklet read, 'Ordering a Child's Credit Report.' "All I have to do is write to these three credit reporting agencies with their names and Social Security numbers and list my name, address and relationship to each child, and they can do a search for any credit activity. They'll mail it right to me. If I find something, I can file a police report and dispute it."

Betty nodded. "Good job, sweetheart. Don't let this drop. I don't want them starting out in life with bad credit."

Crystal smiled. "They won't, Nana."

VICTIMS
SPEND AN
AVERAGE OF
300 HOURS
RESOLVING
ID THEFT.

THAT'S LIKE
WORKING A
FULL-TIME
JOB FOR 7.5
WEEKS.

What should you do if you believe someone has used your information in a fraudulent or criminal way? Take these steps to get your credit back on track.

Place a fraud alert on your credit

Contact one of the three credit reporting agencies and place a temporary fraud alert on your credit. The agency you contact is required to notify the other two agencies. This alert will last 90 days. Once you place the alert, you're entitled to order free copies of your credit reports. Review them carefully and make a list of any transactions you did not initiate.

File a police report

A police report entitles you to:

- a seven-year fraud alert,
- a credit freeze,
- have inaccurate or fraudulent information blocked from your credit report, and
- receive a copy of all application and transaction records on accounts opened fraudulently in your name.

Close Accounts and Change Passwords

Begin contacting banks, credit card companies and businesses to close accounts you believe have been tampered with. Change passwords or personal identification numbers, and if necessary, open new accounts. Speak to someone in the security or fraud department of each company and keep a detailed log of all phone calls you receive or make, including dates, times and the names, titles and badge numbers of anyone you speak with.

Take
Back
YOUR
Identity



Put a STOP to PAYDAY LOANS

Payday loans allow people to get cash with no credit or background check. The interest rate is extremely high, possibly **more than 500**

percent. This type of loan is legal; however, lenders will often offer to roll your debt into larger and larger loans. Payday lending is a quick trip into an even bigger financial hole. Almost any other solution to your cash crunch would be better in the long run.

CREDIT IS THE ABILITY TO BORROW MONEY AND PAY IT BACK LATER.

CREDIT IS A USEFUL TOOL-IF YOU MAINTAIN GOOD CREDIT.

"Money talks, but credit has an echo."

Bob Thaves

just say no

For Crystal, things seemed to be looking up. She was almost finished with her associate degree in veterinary science, which would allow her to become a veterinary technician. She already had her resume in at several veterinary offices near her house. She had also managed to save up enough money for a down payment on a car.

Crystal was sharing these positive achievements with her grandmother over coffee one afternoon when the phone rang. As Crystal talked, Betty watched her granddaughter's face fall and hand curl into a fist. When the conversation ended, she slammed the phone onto the hook and sat back down at the table.

"What is it, Crystal?" Betty asked.

"It's them again, Nana," Crystal said, fighting back tears. "They say if I don't pay these debts, I'm going to collections. They say I owe them \$1,500. We wouldn't have borrowed the money if HE hadn't gone to the casino right before the rent was due. But now he's gone and I'm stuck with it."

"Well, there's no sense worrying now about who did what. If you owe the money, you'll have to pay. It'll only get worse if you don't."

"But, Nana, it's not fair! It wasn't my decision to take out those loans."

"No, but you took in that loser. You might not have caused the problem, but it's your responsibility to fix it. I thought you'd saved some money."

Crystal thought about the money she had managed to scrimp and save for a car and her stomach dropped. She had worked so hard for that small amount of money. How could she even think about spending it? "But that was for a car so I could get a good job and get there on time, whether or not Joe's car is working," she replied.

"Well, sweetheart, we all have to make choices. Sometimes none of them seem that great, but we always have a choice."

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Crystal knew her grandmother was right. The next morning, she went to the small building next to the grocery store with the bright green sign that proclaimed CASH NOW. The place was quiet, with only a few customers being helped by tellers. With a deep breath, she walked over to an available teller and gave her name.

"Says here you owe \$1,500. Would you like to pay that now or take out another loan to cover it?"

"Take out another loan?" Crystal asked, thinking of the car she wanted to buy.

"Yes, ma'am. If you sign here, you can roll this debt into a new loan and walk out with your cash in hand."

Crystal's mind began to race. She thought about how important it would be to have a reliable car to get her to work. But then she thought about her ex-boyfriend and all the trouble he'd caused.

"No, thank you," she finally decided. "I want to take care of this today."

"Are you sure ma'am? I could offer you an additional \$500 on top of the \$1,500!"

Crystal stood her ground. She wanted this to be over. She wanted to start out on the right foot. If she saved \$1,500 once, she could save it again.

"No, thank you," she repeated and handed him the cash. She could tell he was disappointed, but when he handed her a receipt, she just smiled and walked out the door.

Get Wise About Credit

There are ways to avoid the situation Crystal found herself in. Although payday loans can be predatory, not all credit is bad and it can be a useful tool, if used properly. Here are some tips to keep credit from becoming a problem.



- Drop the "I'll pay it off later" attitude.
- Pay on time and, if you can, pay in full each month.
- If you can't pay in full, find extra money in your budget and set a plan to pay off your purchases within a few months.
- If you can't pay in full, always make more than the monthly minimum payment.
- Keep credit limits low.
- Don't spend up to your credit limit.
- If you're struggling to pay, keep your creditor(s) informed.

Q: WHAT'S A GOOD CREDIT SCORE?

A: IT VARIES, BUT GENERALLY A GOOD CREDIT SCORE IS BETWEEN 700-850.

Maintaining Your Credit

540 639 768 684
820 765 669 422
521 669 820
773 801 355 907
611 338 499 692
816 338 780 642

check your credit report for mistakes. Visit AnnualCreditReport.com for your free, annual credit report. Look over it carefully to be sure that all the information is correct.

Pay your bills on time and in full. Paying on time is the quickest and easiest way to establish and maintain a good credit score.

focus on Paying off Debt. Paying off a bill is a great way to get an easy boost to your credit.

Don't use all the credit available to you. Lenders compare the amount of debt you carry against the amount of credit available to you. It's important to keep your debt level low.

Limit new credit. Opening new credit cards and lines of credit can hurt your credit score. Apply for new credit only when you really need it.

Don't cancel your cards. Another factor of good credit is how long you've been using credit successfully. If you cancel a credit card that you've had for a long time, your report may list you as a newer credit user, which can lower your credit score. Pay off your cards and keep your accounts open.

Getting out of Debt

- Stop the cycle! You won't see an end to your debt if you don't put an end to your spending on credit.
- Identify why you spend. Spending money causes an emotional response in our brains. Figure out why spending makes you feel good and avoid situations that will cause you to spend more.
- Learn to say "not right now." Put thought into every purchase and ask yourself if you really need each item you buy.
- Put your credit on ice. If you have trouble with spending, limit access to your credit cards. Wrap a photo of your financial goals around them or even freeze them in a block of ice!
- Ask for a lower interest rate. It never hurts to ask. Contact your credit card company today!

NEED MORE HELP?

CONSUMER CREDIT
COUNSELING
SERVICE OF
CENTRAL
OKLAHOMA
800.364.2227
WWW.CCCSOK.ORG

NATIONAL
FOUNDATION
FOR CREDIT
COUNSELING
WWW.NFCC.ORG



Making a Change

Don't Dwell. We all make mistakes with our money. Dwelling on those mistakes won't get you ahead. Don't waste any more time beating yourself up or feeling guilty. Instead, focus that energy into fixing the mistakes and making the changes necessary to prevent them in the future.

Take Baby Steps. Change can be overwhelming. You don't have to try all the tips in this booklet in one day. Pick one this month and give yourself time to practice it. Then try another new tip next month and so on until you feel you've made a positive change.

Try New Techniques. Managing money isn't one-size-fits-all. If you try something new and it doesn't work, there's no reason to keep doing it. Talk to friends and family with successful financial habits to see how they handle things, and keep trying new techniques until you find a money management style that's realistic and works for your family.

Don't Give Up. You can make your money work for you. Keep this booklet handy if you need a reminder and connect with friends or family members who support your efforts to build new habits and make changes.

GOOD LUCK!

SUCCESS!

Crystal couldn't believe the day was finally here. Her fellow students were a mass of black robes and gold tassels. It was graduation day and Crystal marvelled at how far she'd come. She looked over to the bleachers and beamed. Grandma Betty, Uncle Joe and her kids, Michael, Sarah and Hannah were all there to cheer her on.

And it was only the beginning. Now that she had a steady job where they cared about her, treated her with respect and gave her reasonable hours, she would be able to continue her education and provide for her family.

She wasn't making a lot more money than before. What mattered was that she was making smart choices with her money. She was paying attention, following a budget and making her money work for her.

It would still be another few months before she had enough money to buy a car, but the collection calls had finally stopped. The money she earned could now go entirely to support her family. And her kids were even beginning to take part in managing the family finances. Michael started to understand what it means to pay bills and make financial choices. He even helped her check for the lowest prices at the grocery store. Sarah and Hannah were learning, too; they started coin jars to save for their future.

Life wasn't perfect and they still struggled, but as Crystal walked across the stage to take her diploma, she knew she was in control and they were going to make it.

YOUR MONEY MATTERS

YOUR MONEY, YOUR WAY

resources

Oklahoma Money Matters

OklahomaMoneyMatters.org

Visit the OKMM website for money management articles, modules, podcasts and more!

Ready Set Repay

ReadySetRepay.org

Ready Set Repay is an initiative of the Oklahoma College Assistance Program that helps students make smart borrowing decisions and successfully repay their student loans.

Oklahoma State Regents for Higher Education

OkHigherEd.org

The State Regents are the coordinating board for Oklahoma public higher education. Visit their website for information about colleges and universities, programs of study and getting a degree.

Reach Higher

ReachHigher.org

Oklahoma's flexible, affordable degree completion program for working adults who want to finish their college degree from a state university.

Federal Trade Commission

FTC.gov

The Federal Trade Commission's website offers materials to educate consumers about issues ranging from credit to identity theft.

Oklahoma 2-1-1

211Oklahoma.org

Oklahoma 211 connects people with community resources and human services for everyday needs and in times of crisis.

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[Twitter.com/OKMoneyMatters](https://twitter.com/OKMoneyMatters)



OKMMTM
OKLAHOMA MONEY MATTERS

 **OCAP**
Oklahoma College Assistance Program



**OKLAHOMA STATE REGENTS
FOR HIGHER EDUCATION**

Improving our future by degrees