

Getting Advice on Money Matters

When we have a toothache, we see a dentist. If we're plagued with personal problems, we might see a counselor. But when we need advice about finances, many of us don't know where to look. The common tendency is to do nothing. "It will all work out somehow," we tell ourselves.

But there are places to turn to when you need financial advice. Here are some situations when it might be smart to seek help, and where you can find it:

You're feeling stretched. Do you stumble from one payday to the next, wondering where your money disappears to in between? Do you just barely pay your bills? You don't have to live so close to the edge. The people at FFCU can give you pointers on how to set up a budget. You'll be able to see where your money goes and how you can use it to get more of what you want in life.

You can't save a dime. Maybe you manage to meet your expenses without strain. But you never seem to have anything left over. Again, ask staff at FFCU for tips on creating a monthly budget that builds in savings. Your credit union also can set up payroll deduction, so you'll save automatically every month.

You're buried in debt. Say you're not only having trouble keeping up with monthly bills, but you're also way behind paying old ones. Your credit card debt keeps mounting, and your monthly minimum payment isn't putting a dent in it. You feel like you'll never dig out from under. It's definitely time to seek help. FFCU staff are one resource. If you need more assistance, we'll refer you to the nearest office of the National Foundation for Credit Counseling, a not-for-profit organization that will charge you little or nothing per counseling session.

You have your eye on future goals. Maybe it's buying a home, putting your children through school, or saving for a comfortable retirement. Whatever your dreams, financial planners can work with you to create a strategy. Ask the people at FFCU and others you trust for a recommendation.

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