



TOP TEN EASY WAYS TO MANAGE YOUR MONEY

1. Pay bills on time.
2. Keep balances low.
3. Pay off debt rather than move it around.
4. Don't close unused credit cards.
5. Don't open lines of credit you don't need.
6. Know about fees and how to avoid them.
7. Set smart spending limits—you can tell the bank what your max limit should be.
8. Consider declining overdraft protection on debit cards to avoid excess fees.
9. You're on your phone all day—use it to monitor your balance.
10. Check credit ratings with free annual reports.



FREE AND EASY TOOLS TO GET THE MOST FROM YOUR MONEY

- Digital wallets like MasterPass™ let you check out quickly and safely with just a tap or unique code number.
- Mastercard rePower™ and other programs let you instantly reload prepaid cards at participating locations.
- Products like inControl™ let you set budget controls and get text alerts when your spending approaches your limit.
- Check your credit rating for free once a year at www.annualcreditreport.com.

Financial strength with LULAC and Master Your Card

The League of United Latin American Citizens (LULAC) is partnering with *Master Your Card: Oportunidad* to provide financial education that empowers young adults and senior citizens by helping them save money, participate in the modern economy and make financial security a reality through innovative tools and strategies.