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Explore

Financial Planning

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Get an in-depth look at your finances

Want a deeper understanding of financial matters? This booklet can help you gain better control over your finances while you go on a fun-filled expedition. As you explore this subject in greater depth, you'll discover how to save for your future — with useful tips that surface along the way.

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Learn to keep your head above water



When it comes to money, everyone's finances have a different ebb and flow. Many people feel money issues are overwhelming or complex, but they can become easier with some basic financial planning. No matter what your past relationship with money has been, you have the power to change it and move toward greater control of your financial destiny.

Get your feet wet with money management

All of us have goals that money can help us achieve. Whatever your goals, financial planning can help you reach them. Understanding your relationship with money, creating a budget, developing a savings plan, and learning about investing are great places to start.

A sea of confusion?

We'll help clear things up

Understanding your relationship with money is critical to creating a financial plan that will work for you. Get started by answering the following questions.

1. What does money mean to me?

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2. How do I feel about budgeting?

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3. What are some of my savings goals?

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4. What investing success have I had?

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When it comes to money, don't horse around

So what is money anyway? Is it power? Happiness? Self-worth? Knowing what money means to you will help you understand and develop a positive relationship with your money. On the previous page, you started by answering some questions about yourself. Next, consider how your friends and family members think about money and how this can affect your attitude toward money and your spending habits.

A new angle on dollar signs

Developing a new relationship with money may mean defining it differently. One way to think about money is as an exchange of energy. You work hard and, in exchange for your work, you receive money. This money can be exchanged for goods and services that someone else has put energy into. Another way to think about money is in terms of a relationship. As with any relationship, creating a positive relationship with money takes understanding and patience.

Dive into budgeting

Having a budget just means knowing how money flows as it comes in every month (your income) and goes out (your expenses). Your goal in budgeting is to know where it all goes and spend less than you make. That's it. Budgeting allows you to do this. Over time, you'll be able to hone your budget to save more and reach your financial goals.