

# Money Management

- Have someone help you when you are getting back into the finances to check your work or for reassurance that you are calculating correctly at first
- Organize your bills according to category and try to organize them by the date each bill is due
- Don't rush through reading over the bills, balancing the register, writing checks, or sending the bills out because that is how most careless mistakes happen.
- Take your time and do not rush through any mathematical procedure
- Organize each transaction in the check register, online banking, or computer software such as Quicken
- Try to mentally do work and then check with a calculator so you can continue to work your brain and keep it fresh with mental math.
- When making a transaction in the community try to get a mental total before you make the purchase so you can get your money ready for the clerk and be less anxious
- Always count your money before and after any money transaction
- When eating out or shopping continue to work on calculating tips and discount. Remember tips are added to the total and discounts are taken away
- Bring a pen and paper in your wallet or purse if mental math is difficult so you can keep track of purchases and their actual costs
- When using the ATM, making a deposit, or withdrawal try to work on filling out paper transactions before you get in line to make the transaction smoother
- If using money orders try to buy them at the grocery store verses the bank so the purchase is not as expensive