

Managing Your Money Lesson Titles

Spending and Budgeting

Lifestyle Budgeting

Understanding Your Paycheck
Setting up a Budget
Estimating Expenses
Recognizing Budget Problems
Cutting the Fat from your Budget
Calculating Your Housing Budget
Dealing with Debt
Staying Out of Debt
Coping with Taxes
Adapting Lifestyle to Paycheck

Controlling Spending

Managing Your Expenses
Evaluating a Purchase
Calculating the True Costs
Using Discounts and Coupons
Reacting to Advertising
Avoiding Scams and Fraud
Alternatives to Spending
Keeping Records
Using Technology
Financial Planning

Managing Expenses

Home and Transportation Expenses

Sharing Expenses
Making Housing Arrangements
Evaluating Your Lease
Buying Housing Insurance
Controlling Transportation Costs
Buying a New Car
Buying a Used Car
Leasing a Car
Choosing Car Insurance
Servicing Your Car

Controlling Living Expenses

Grocery Shopping
Clothes Shopping
Furniture Shopping
Entertainment Expenses
Wedding Expenses
Medical Expenses
Family Expenses
Telephone Expenses
Moving Expenses
Unexpected Expenses

Banking and Borrowing

Banking

Opening a Checking Account
Starting a Savings Account
Writing Checks
Balancing Your Checkbook
Using ATMs
Using Debit or Credit Cards
Stop Pays and Fund Transfers
Recognizing Bank Problems
Special Bank Services
Online Banking

Borrowing

Appropriate Times to Borrow
Applying for a Credit Card
Understanding Card Finance Charges
Resolving Credit Disputes
Avoid Abusing Credit Cards
Avoiding Card Abuse by Others
Checking Credit Reports
Overcoming Bad Credit
Obtaining a Bank Loan
Mistakes of Borrowing

Saving, Taxes and Investing

Savings and Taxes

Reasons for Savings
Becoming a Saver
Roadblocks to Saving
Coping with Inflation
Choosing a Savings Approach
Understanding Taxation
Federal Income Taxes
State and Local Taxes
Miscellaneous Taxes
Reducing Taxes

Investing

Setting Short-Term Goals
Setting Long-Term Goals
Keeping Financial Records
Financial Planning
Planning for Retirement
Planning for Later Years
Planning for the Unexpected
Possible Investment Opportunities
Pitfalls of Investment
Consulting a Financial Advisor