

Manage Your **Money** with the Community Financial Resources Prepaid Debit Card



✓ **Choose Your Plan:** *How much of your paycheck should you put on your card?*

Direct Deposit All of Your Paycheck to Your Card

Why? No checking account? Unhappy with extra bank fees?

Your card is a safe, inexpensive place to keep your money and an easy way to manage your finances.

Direct depositing your paycheck to your card will save you money and make your life easier:

- Detailed spending reports help you know where your money goes.
- You cannot overdraw the card so you never pay penalty fees, but make sure you always have enough funds on your card to cover any planned expenses.
- Pay yourself first! Set a goal and plan to save. Transfer money from your card to a savings account for free.
- You don't have to carry around cash because you can use your personalized card anywhere VISA debit cards are accepted.
- Pay bills with your prepaid card or use Money Network Checks (*See How to Pay Bills on back*) - Regular payment of bills with the card may even help you to establish a good credit rating!
- Send money from your card to family members. (*See Money Transfers on back*)

Direct Deposit Part of Your Paycheck for Monthly Bills

Why? *Be sure important monthly expenses are covered by setting aside the needed funds. Don't get caught short!*

- Identify important monthly expenses. For example: Rent, utilities, car payment, money to send to family members, and insurance premiums. (*Use budget form on back to create list*)
- Direct deposit the amount of your important monthly expenses. Use the card or Money Network checks to pay these bills - Regular payment of bills with the card may even help you to establish a good credit rating! (*See How to Pay Bills on back*)
- Knowing that your important bills are covered by your card allows you to better plan how to use the other funds from your paycheck.

Direct Deposit Enough to Control “extras” for the Month

Why? *Using your card to cover optional monthly expenses—entertainment, recreation, personal shopping-- helps you stay on budget. Take advantage of this convenience.*

Take a Look at Where Your Money Goes

SIMPLE BUDGET		
1. Your income PER MONTH after deductions		
	1	\$ _____
A. Regular Monthly Bills		
Rent/mortgage		\$ _____
Utilities		\$ _____
Car payment		\$ _____
Insurance premiums		\$ _____
Cable		\$ _____
Telephone/cell phone		\$ _____
Payment on debt (loans, credit cards)		\$ _____
Child care		\$ _____
Other: _____		\$ _____
A. Sub-Total		\$ _____
Regular Expenses (estimated monthly averages)		
Groceries and meals		\$ _____
Transportation		\$ _____
Medical co-pays (prescriptions, appointments)		\$ _____
Other: _____		\$ _____
B. Sub-Total		\$ _____
C. Savings Goal per Month		\$ _____
2. TOTAL Expenses (A+B+C)		
	2	\$ _____
Balance Available (1 minus 2)		\$ _____

Tip: Always know how much money you have on your card. You can check your balance or sign up for a daily Balance Notification sent to your cell phone or e-mail by calling customer service or going to www.everywherepay.com.

Tip: Don't pay ATM fees to get cash from your card. Some merchants - like grocery stores - will give you cash back from a PIN-based purchase for free.

Tip: Don't use your prepaid card to pay for gas at the pump. A hold on funds of up to \$75 may be placed on your card until the bank settles your gas purchase. Use your card to pay the cashier inside for the exact amount of your gas purchase to avoid this hold.

How to Pay Bills With Your Prepaid Debit Card

It is important to keep close track of your card balance when paying bills. Be sure to leave enough funds on your card to pay any automatic payments you may schedule.

1. Use Visa Bill Pay at www.visa.com/visabillpay/. You can pay many of your regular bills including utility companies here.
2. Read the bills you receive by mail for instructions on how to use your prepaid VISA card to pay them.
3. Your personalized VISA comes with free Money Network Checks that can be used to pay your landlord and others who do not accept VISA. For more information, read the "How To Guide" that will come with your VISA card.

Don't Forget You Can Use your Card to Send Money

You can send money from your CFR prepaid debit card to your family via Orlandi Valuta. Get additional cards for family members and transfer money card-to-card for FREE.