



Safeguarding Your Finances

Managing finances to cover bills and everyday living expenses is an integral part of life. This is why every decision you make about how to use your money, and how to keep it safe, is so important.

What You Can Do

Below are a few tips to assist you in tracking your spending and keeping your finances safe.

Know where your money goes.

It's not necessarily how much money you earn, it's what you do with it that matters.

- Track your expenses, make a plan, and put it into action.
- Always read your monthly account statements. Alert your financial institutions if you see a transaction you didn't authorize or if your statement doesn't arrive.
- Check your credit report once a year. Visit www.annualcreditreport.com to request a free credit report.

Keep it safe.

We live in an age where technology provides access to financial accounts at the click of a button or swipe of a card. This can be useful; however, it also requires you to be diligent about monitoring your accounts.

- Security software: If you keep records or access your finances online, use security software, and make sure it's up-to-date. Configure your security settings to receive automatic updates for your anti-virus, anti-spam and spyware detection programs.
- Access secure websites: Make sure any website you are accessing is secure, especially if you are sharing personal information. Be sure to use complex passwords. While it's tempting, try not to recycle the same username and password for all websites. Instead, create new usernames and passwords, and update them regularly.
- Lock up or shred documents: Keep personal financial documents and information securely locked away and shred any documents you no longer need.

Plan for the future.

- Write a will (including guardianship instructions), establish power of attorney and prepare a healthcare proxy. Put all documents in a safe place and provide copies to your executor or trustee.
- Ensure you have proper insurance coverage: health, disability income, auto, homeowners or rental, and life insurance.
- Start an emergency fund. Aim to have enough savings to cover your living expenses for at least six months.

For more information and tools, visit the website or call the toll-free number listed below.



www.apshelplink.com



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