

YOUR GUIDE TO

# FINANCIAL HAPPINESS

IN 2012

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Whether you want to pay down debt, save for a rainy day, bolster your retirement fund or just recover from a holiday spending binge, there's a good chance your New Year's resolution has something to do with money.

Luckily, sticking to your financial goals isn't as hard as it seems. With PureWow's Guide to Financial Happiness in 2012, you may see results in your bank account. Here are the best ways to free yourself from those credit card bills, with advice sourced straight from the experts:

## GLOSSARY

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# FIVE FINANCIAL BASICS EVERYONE SHOULD KNOW

By Caryn Kaiser, *Consumer Financial Behavior Expert & General Manager for Chase Blueprint*

**Know Where You Stand.** When you know exactly how much money you have and how much you owe, you can establish reasonable financial goals and make a plan to achieve them. Blueprint helps you identify areas of opportunity and learn how you can improve your spending, borrowing and saving habits to reach your financial goals.

**Borrow Mindfully.** Remember that every time you use your credit card, you are borrowing money. Therefore, a credit card balance is a loan. And just like a loan for a car, home or education, be mindful of that and always have a plan for paying it back. Blueprint can help you save money on interest by setting up a reasonable time frame and monthly payment amount to pay off debt faster.

**Identify Your Style.** People have diverse approaches to spending and borrowing. Whether you pay balances in full every month or stick to minimum payments, it's important to identify your financial style. That way, you can create strategies for your everyday spending and borrowing that reflect your financial needs and keep you on track with your money.

**Understand how Women and Men Manage Money Differently.** In general, women approach topics differently than men, and money is no exception. Financial research shows that women tend to focus on the long-term goal, plan and time frame, whereas men are primarily focused on the monthly payment amount.

**Plan For Major Life Stages.** It's always important to have a good financial plan for major life events--expected and unexpected. These events, such as weddings, having a baby and raising children, further elevate the importance of personal finances. They're also terrific opportunities to communicate with loved ones about your financial goals.

## TIP

Talk to your partner about money in a language he or she can understand. When you put goals into the conversation--like finishing a payment plan--you'll achieve them faster.

## TIP

Be proactive and put a small amount of money in an interest-bearing account every week--even depositing as little as \$10 can make a big difference. And always take a few minutes each month to track your saving progress.

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# SAVVY TRICKS FOR BUDGETING YOUR BUCKS

By Jean Chatzky, financial editor of *The Today Show*, columnist for *wowOwow* and *PureWow* contributor.

**TIP** Many sites and store websites allow you to load coupons directly onto your store loyalty card, which helps you save time and paper.

## CLIP COUPONS.



To maximize your savings, look for coupons on the Web and in your Sunday circulars. Write the date on the cover of each circular, then find your local store online. Most sites will bring up a list of the deals currently offered by that store. Select the deals you want then simply click “print.”

## MONITOR YOUR CELL PHONE PLAN.



Carriers change their plans all the time to stay competitive, so it’s worth checking in with your provider every six months or so to see what’s new. At the very least, find out if your plan allows you to call a certain number of people for free with a friends-and-family program; almost every carrier has one.

## AUDIT YOUR BILLS. \$\$

The New Year is a great opportunity to examine those bills you pay on autopilot. We all do it, and our bills usually include services that cost the same month after month (your cell phone, cable, electric and gas bills). A once-over can turn up things you didn’t even know you were paying for, or services you no longer use.

## BE CONSCIOUS.



Track the ways you’re spending--and using--your money. For example, by turning your thermostat down slightly, you could shave a few bucks off the electric or gas bill. Your appliances and electronics can be unplugged when not in use, saving you even more.

**TIP** Do you have HBO exclusively for *Curb Your Enthusiasm*? That show is long gone, so cancel the channel until it comes back. The same goes for Netflix--if you hold on to movies for more than a few weeks without watching them, cancel your subscription and fork over the \$3 at the video store every once in a while.

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PUREWOW'S FAVORITE

# MONEY-SAVING WEBSITES

*Top finds and tips from our editors*

## BillShrink.com

This genius money-saving site taps into your cell phone and utility bills and offers less expensive options that work with your lifestyle, taking any early termination costs into account.

### TIP

Plug your DVR, television and other media equipment into an electric timer (the kind you normally use for lights). Set them to turn off when you go to bed and turn on ten minutes before you generally start watching TV the next day, so you don't have to wait for the cable box to reboot.

## CouponMom.com

Don't let the hokey name fool you: Stephanie Nelson's site is brimming with printable coupons and free samples. Deals are divided by state and category and include myriad tips for combining multiple offers. You'll save a bundle on groceries, drug store items and restaurants.

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## Lemon.com

helps you digitally store and manage physical and email receipts. Instead of saving paper receipts, snap photos of them with Lemon's free app (which then digitizes the data and uploads it to your account). Forward confirmation emails to Lemon and your info will be automatically processed and stored when you need to make online payments.



# PUREWOW'S BEEN-THERE DONE-THAT

## ONLINE SHOPPING ADVICE

*Our dos and don'ts of buying online*

**PICTURE THE SCENARIO:** You open a sale email, which quickly leads to browsing new arrivals and spending \$200 on clothes you don't need. Sound familiar? To avoid overspending on sale items online, just follow our three golden retail rules:



### TIP

Limit your online shopping time. Unlike in-store shopping, online shopping shows you much more in a lot less time. Keep your browsing to one hour, max, and break out the stopwatch if you must.

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- 1 Be a cookie cutter.** 

Retailers use “cookies”--files of your personal data stored by Internet browsers--to come up with those “If you liked that, you’ll love this” recommendations. Some sites even quote you higher prices based on your shopping habits. Delete cookies in your browser’s preferences from time to time and you can bet you’ll start seeing better deals.
- 2 Beware the online retail deal.** 

You know time-sensitive sales are hard to pass up, but did you also know that if your favorite sale item is already gone, you’ll likely buy something else? Studies show that shoppers are 47 percent more likely to purchase an item online when a similar one is sold out. Tell yourself you’ll try your luck another time and close that browser!
- 3 Utilize the buddy system.** 

Forward links to your friends before you buy anything so you can get an honest opinion on whether you really need that handbag.