

Know Where Your Money Goes

Worksheet for Spending and Saving

CREATE A PERSONAL SPENDING PLAN

- Keep track of your daily spending
- Determine your monthly income and expenses
- Find ways to decrease spending
- Find ways to increase income

PERSONAL SPENDING PLAN

My Income		My Expenses			
Cost of Attendance Stipend	\$ _____	Fixed Expenses		Variable Expenses	
Wages	\$ _____	Rent	\$ _____	Savings	\$ _____
Monetary support	\$ _____	Car payment	\$ _____	Utilities	\$ _____
Other sources	\$ _____	Car insurance	\$ _____	Cell phone	\$ _____
		Cable	\$ _____	Food	\$ _____
				Transportation/gas	\$ _____
				Car maintenance	\$ _____
				Books/supplies	\$ _____
				Personal expenses	\$ _____
				Charity/donations	\$ _____
				Other	\$ _____
TOTAL INCOME	\$ _____	TOTAL FIXED EXPENSES	\$ _____	TOTAL VARIABLE EXPENSES	\$ _____

FUEL YOUR SAVINGS



WAYS TO DECREASE SPENDING



WAYS TO INCREASE INCOME

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Ways to Save

Checklist To Save Your Money

1 Use Direct Deposit or automatic transfer to savings



- When you get paid, put a portion in savings through direct deposit or automatic transfer.

- If you have a checking account, consider signing up to have money moved automatically into your savings account every month. What you do not see you do not miss!



2 Pay your bills on time

- Late fees
- Disconnection fees for utilities (e.g., phone or electricity)
- Extra finance charges
- Fees to reestablish connection if your service is disconnected

3 Save “found” money

- Save at least part of any **cash gift** you receive.
- Save your **change at the end of the day** and deposit it weekly or monthly.
- Save as much of your **tax refund** as possible. Choose to receive your tax refund via direct deposit. You can split it between a maximum of three different accounts (e.g. checking and/or savings accounts).



4

Avoid debt that does not help build long-term financial security, including: loans for a vacation, clothing, and dinners out in restaurants.



5 Pay off high interest, fee-charging credit cards as soon as you can. But...

Keep making the monthly payments to yourself once you have paid off a loan. You can save or invest the money for your future goals.

CHANGE YOUR HABITS

There are the old fashioned ways like clipping coupons and visiting multiple stores to ensure you get the best deals. And new ways like using apps that allow you to **compare the price of an item through different retailers**. And because many retailers now offer price match guarantees, you might not even have to drive to the store advertising the lowest price.



Brew your coffee at home



That \$4 cup of coffee may add up to more than **\$1,000 annually!** Drinking coffee at home – while not free – could make a really big difference in terms of your annual savings.

Use the library

Checking books out of the library has always been a great way to save money over buying books at the bookstore. Now, many



libraries stock electronic books and movies, so you can check those out, too, instead of buying them.

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How to Avoid Identity Theft

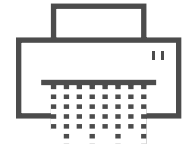
Checklist to Protect Yourself



1 Protect your personal information

- Never provide information in response to an unsolicited phone call, fax, letter, or email.
- Be mindful of those who may be shoulder surfing while you are at an ATM or otherwise banking.
- Carry only necessary identification, credit cards, or debit cards.
- Do not preprint your social security, phone or driver license number on your checks.

4 Keep your financial trash “clean” to avoid Dumpster Divers



Before tossing out items, turn them into confetti with a **crosscut shredder**.



5 Keep a close watch on your bank account statements and credit card bills

- Monitor statements each month and contact your financial institution immediately if there is a discrepancy in your records or if you notice something suspicious.
- While federal and state laws may limit your losses if you are a victim of fraud or theft, to fully protect yourself, you need to report the problem in a timely manner.
- Contact your institution if a bank statement or credit card bill does not arrive on time.

2 Protect your incoming and outgoing mail



Incoming Mail

- Use a locked mailbox or other secure location (e.g., a post office box).
- Promptly remove any delivered mail or move the mailbox to a safer place.

Outgoing Mail

- Deposit it in a United States (U.S.) Postal Service blue collection box, hand it to a mail carrier, or take it to the post office.
- Avoid putting up the flag on a mailbox to indicate that outgoing mail is waiting.

6 Avoid identity theft on the Internet

- Never provide bank account or other personal information in response to an unsolicited email, or when visiting a website that does not explain how personal information will be protected.
- If you believe the email is fraudulent, consider telling the Federal Trade Commission (FTC).
- If you do open and respond to a phony email, contact your financial institution immediately.

For more information visit: OnGuardOnline.gov



3 Sign up for Direct Deposit

Using direct deposit instead of receiving checks by mail can prevent someone from stealing the check out of your mailbox and **forging your signature to access your money**.

7 Review your credit report at least once per year and report fraudulent activity



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MONEY MANAGEMENT FOR STUDENT ATHLETES



Ways to Save

Saving to Increase Your Wealth and Financial Stability

2 WAYS TO SAVE

For more information visit: myfdicinsurance.gov

Open a Savings Account

- You make money on interest
- The bank pays you for the opportunity to use your money
- Your money is safe, and you have easy access to it (look for FDIC insurance)

Invest (Not FDIC Insured Or Guaranteed By The Government)

- Potential to earn more money than traditional savings account
- Can lose value due to risk
- Not a deposit or bank guaranteed

SAVE MONEY!

Use direct deposit or automatic transfer to savings

- When you get paid, put a portion in savings through direct deposit or automatic transfer.
- If you have a checking account, you may sign up to have money moved into your savings account every month. What you do not see you do not miss!

Pay your bills on time

This can help you avoid the added expense of:

- Late fees
- Extra finance charges
- Disconnection fees for utilities (e.g., phone or electricity)
- Fees to reestablish connection if your service is disconnected
- The cost of eviction
- Repossession

Consider beginning a banking relationship instead of using more expensive check-cashing stores

- If you use check cashing services, you might pay 2 percent or more of each check you cash. Two percent of a \$500 check is \$10. This can easily add up to several hundred dollars in fees ever year.

Save “found” money

- Put some money into a savings account if you get a **raise or bonus** from your employer.
- Save at least part of any **cash gift** you receive.
- Save your **change at the end of the day** and deposit it weekly or monthly.
- Save as much of your **tax refund** as possible. Choose to receive your tax refund via direct deposit. You can split it between a maximum of three different accounts (e.g. checking and/or savings accounts).

Avoid debt

Avoid debt that does not help build long-term financial security, including: loans for a vacation, clothing, and dinners out in restaurants. Examples of debt that helps build long-term financial security include:

- Paying for college education (for you or your child)
- Buying or remodeling a house
- Buying a car for work transportation

But...

- Keep making the monthly payments to yourself once you have paid off a loan. You can save or invest the money for your future goals.

INVEST MONEY!

- **Do your homework** if you decide to purchase investments. Know what you are investing in and get professional advice if you need it. You should have at least two to six months of emergency cash savings before you begin investing in investment products that are not federally insured.
- **Reinvest the dividends** of any stocks you own to purchase more stocks. Some companies offer an easy way to do this called a Dividend Reinvestment Program (DRIP). This process grows your investment faster, similar to compounding.
- **Join an investment club** if you are interested in learning about investing. Investment clubs are groups of people who work together to understand the process and value of investing even small amounts of money (as little as \$5 to \$10).
- **Join a retirement plan** (i.e., a 401(k) or 403(b) plan) if your employer offers one and deducts the money from your paycheck! Many employers will match up to a certain amount of each dollar you contribute. The matched amount is free money!

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Investment, Insurance and Annuity Products:			
Are Not FDIC Insured	Are Not a Deposit	May Go Down in Value	Are Not Bank Guaranteed
Are Not Insured by Any Federal Government Agency		Are Not a Condition of Any Banking Activity	

Ways to Save

Checklist to Decrease Your Spending

There are articles available on **Regions.com** that cover ways to slash your grocery bill, tips for saving money during each month of the year and so much more. To read these and other interesting articles simply go to regions.com and select the Advice tab on the homepage.

FUEL YOUR SAVINGS!

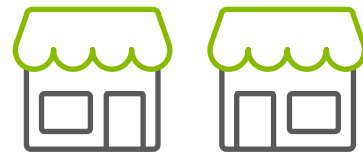
Try a few of these tips to save money.

- Buy used textbooks and sell them back at the end of the end of the semester.
- Eat at home most nights of the week.
- Combat high gas prices by carpooling on long trips, even just across town.
- Consider riding your bike for fresh air and exercise. And it's free!
- Movie tickets can be expensive. Rent or buy a movie and host movie night at home. Or game night!
- Look for BOGO (buy one, get one free) deals on items you use frequently.
- Check out the thrift stores and consignment boutiques near you for cool finds at great prices.

CHANGE YOUR HABITS!

Comparison shop

There are the old fashioned ways like clipping coupons and visiting multiple stores to ensure you get the best deals. And new ways like using apps that allow you to **compare the price of an item through different retailers**. And because many retailers now offer price match guarantees, you might not even have to drive to the store advertising the lowest price.



Brew your coffee at home



That \$4 cup of coffee may add up to more than **\$1,000 annually!** Drinking coffee at home – while not free – could make a really big difference in terms of your annual savings.

Bring your own drink



Bring fresh water with you instead of buying drinks out at restaurants and convenience stores—many places charge over \$2 for a beverage.

“Staycation“

A vacation may cost easily several hundred to \$1,000 per day. It's easy to see why the concept of a staycation – visiting a local hotel or destination instead of traveling is a popular way to take a break without breaking the bank.

Use the library

Checking books out of the library has always been a great way to save money over buying books at the bookstore. Now, many libraries stock electronic books and movies, so you can check those out, too, instead of buying them.



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Your Credit Report

Obtaining and Reading Your Credit Report

YOU CAN OBTAIN A COPY OF YOUR CREDIT REPORTS BY DOING ONE OF THE FOLLOWING:

Requesting Your Annual Credit Report for Free

Submit a request online at annualcreditreport.com
 Complete the **annual credit report request form** either by completing the online form at annualcreditreport.com or by printing out the form at ftc.gov/credit and mailing it to:

Annual Credit Report Request Service
 P. O. Box 105281
 Atlanta, GA 30348-5281

Obtaining a Copy from a Credit Reporting Agency

If you are not eligible for a free annual credit report at this time, a credit reporting agency may charge you a fee of \$10 or more for each copy. To buy a copy of your report, contact one of the following:

- Equifax:** equifax.com
- Experian:** experian.com
- TransUnion:** transunion.com

READING YOUR CREDIT REPORT

1 Identifying Information



- Name
- Address
- Phone number
- Birth date
- Social Security number
- Employer information

2 Account Information



- Name of the creditor
- Account number
- The kind of credit
- Individual or joint account
- Total amount of the loan
- High credit limit
- Highest balance on the card
- How much is still owed

3 Public Records



- Local, state and federal court records
- Bankruptcy records
- Tax liens
- Judgments
- Overdue child support (in some states)

Look closely at all the information listed here. If you find a mistake, contact the credit bureau and submit a dispute letter.

4 Inquiries



- List of businesses that have received this credit report in the last 24 months

If you find the names of businesses that sound unfamiliar on your own credit report, you should find out who they are and why they're looking at your credit!

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Take Charge Of Your Credit

Tips on How to Fix a Credit Score & Maintain Good Credit

THREE IMPORTANT THINGS YOU CAN DO RIGHT NOW

1 Check your credit report
(and find out your FICO score)

SOURCE OF CREDIT REPORT	DATE OF REPORT	YOUR SCORE
Equifax		
Experian		
TransUnion LLC		
FICO		

2 Pay on time
Set up Automatic Payments



3 Pay down debt
Reduce the amount of debt you owe



TIPS

Payment History Tips

- Pay your bills **on time**.
- If you have missed payments, **get current** and **stay current**.



- Be aware that paying off a collection account will not remove it from your credit report. It will stay on your report for **seven years**.
- If you are having trouble making ends meet, **contact your creditors** or **see a legitimate credit counselor**.



Length of Credit History Tip



If you have been managing credit for a short time, don't open a lot of new accounts too rapidly. New accounts will lower your average account age, which will have a larger effect on your score if you don't have a lot of other credit information. Also, rapid account buildup can look risky if you are a new credit user.

Amount Owed Tips

- **Keep balances low** on credit cards and other "revolving credit".
- **Pay off debt** rather than moving it around.



- **Don't open** a number of **new** credit cards to increase your available credit.



New Credit Tips



- Do your **rate shopping** for a given loan within a **focused period of time**.
- **Re-establish your credit history** if you have had problems.
- Note that it's OK to request and **check your own credit report**.

Types of Credit Use Tips

- Apply for and open new credit accounts **only as needed**.
- Have credit cards – but **manage them responsibly**.
- Note that **closing an account doesn't make it go away**.



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Reaching Your Wealth Goals

Start today adopting a habit that serves your wealth goals. Here are some potential starting points:



SIGN UP FOR AN AUTOMATIC SAVINGS PROGRAM



REVIEW YOUR COMPANY 401(K) (IF OFFERED) AND CONSIDER OPTING IN



PREPAY AN ADDITIONAL AMOUNT OF PRINCIPAL OWED ON YOUR MORTGAGE



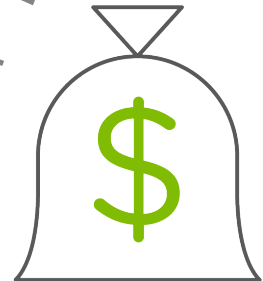
FIND AN UNNECESSARY EXPENSE AND ELIMINATE IT



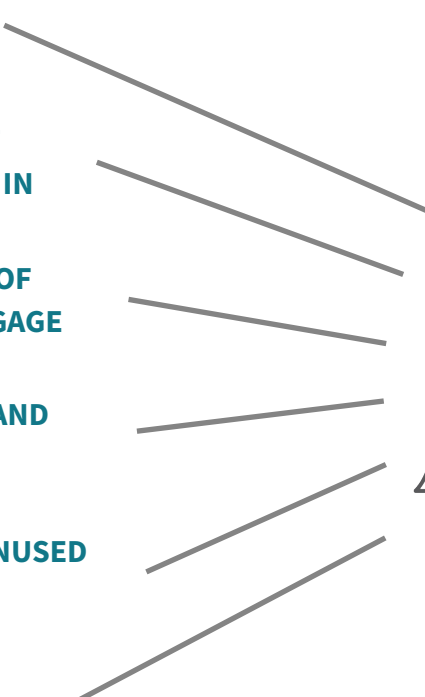
CLEAN UP CLUTTER BY SELLING UNUSED ASSETS (RV, BOAT, JEWELRY, ETC.)



REPAIR SOMETHING INSTEAD OF REPLACING IT



WEALTH GOALS



CONSIDERATIONS BEFORE INVESTING

How long do I have before I need the money?

1.

2.

How do I feel about risk?

3.

4.

What types of investments interest me today?

5.

PRIORITIZE YOUR OTHER FINANCIAL GOALS

Visit the **Next Step Wealth Insights** section of Regions.com for helpful wealth management articles on regions.com/wealthinsights. Visit regions.com/beamillionaire to use the “How Do I Save to be a Millionaire?” calculator.

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Transitioning Through The Financial Life Stages

GROWING & BUILDING



**EARN
MONEY**

LOOKING AHEAD



PLAN

REDEFINE YOUR LIFE



**TRANSITION/
ENJOY**

Stage 1: Growing and Building

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-
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-
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Stage 2: Looking Ahead

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Stage 3: Redefining Your Life

-
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-
-
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Investment Fraud

What Preventative Measures Should You Take

End the conversation. **Practice saying “No.”** Simply say, “I’m sorry, I’m not interested. Thank you.” **Let them know you’ll think about it and get back to them.** Have an exit strategy so you can leave the conversation if the pressure rises. **Turn the tables and ask questions.** Before you give out information about yourself, ask and check. **Talk to someone before investing.** Be extremely skeptical if the salesperson says, “Don’t tell anyone else about this special deal!” **A legitimate professional will not ask you to keep secrets.** Even if the seller and the investment are registered, discuss your decision first with a family member, investment professional, lawyer or accountant. **Take your name off solicitation lists.**

FOR QUESTIONS OR CONCERNS ABOUT AN INVESTMENT:

If you think you have encountered fraud, please contact the SEC, FINRA, or your state securities regulator to report the fraud and to get assistance.

U.S. Securities and Exchange Commission

Office of Investor Education and Advocacy
100 F Street, NE
Washington, DC 20549-0213
Telephone: (800) 732-0330
Fax: (202) 772-9295

North American Securities Administrators Association (NASAA)

750 First Street NE
Suite 1140
Washington, DC 20002
Telephone: (202) 737-0900
Fax: (202) 783-3571

Financial Industry Regulatory Authority (FINRA)

FINRA Complaints and Tips
9509 Key West Avenue
Rockville, MD 20850
Telephone: (301) 590-6500
Fax: (866) 397-3290

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