



Know Where Your Money Goes!

If cash seems to disappear from your wallet, now's the time to find out where it's going! Becoming keenly aware of cash flow will help you reduce budgetary waste – and leave more money in your pocket for truly important goals and expenses. There are several good methods you can use to track spending:

Use Red Canoe's myMoney program within Online Banking. It will track all your spending, and allows you to categorize your purchases and bills. Plus, the information comes straight out of your accounts, so you don't have to lift a finger.

Carry a small notebook and record the details of each purchase you make. At the end of the day, total what you've spent.

Keep receipts from each of your purchases and tally them up daily. It won't be absolutely precise if you shop at places that don't give a receipt (such as a soda machine), but it will be close enough to be revealing.

Use a debit card for all or most of your shopping. Every purchase and cash withdrawal will be noted on your statement and in Online Banking. You'll also earn cash back if you switch to Red Canoe's Simply Smart Checking and use your debit card.*

Only after you know today's spending habits can you make realistic financial decisions to better your future. Need more help tracking? As a member of Red Canoe, you have access to personal financial counseling at no charge through BALANCE. A counselor can review your budget in detail, and provide suggestions on how you can make the most of every incoming dollar. Call BALANCE at 888-456-2227, or visit www.balancepro.net.

*with enrollment in eStatements and an average monthly balance of \$250