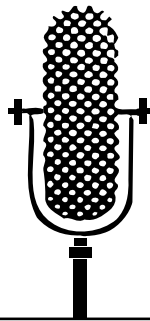


# RADIO ROUNDUP

a collection of features, oddities,  
and helpful tips



**NORTH AMERICAN  
PRECIS SYNDICATE, INC.**

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DID YOU RESOLVE TO GET A BETTER HANDLE ON YOUR FINANCES THIS YEAR? A GREAT WAY TO START IS BY REDUCING YOUR DEBT, AND THESE SIX TIPS FROM THE EXPERTS AT **MASTERCARD** CAN HELP. FIRST, FREEZE ALL UNNECESSARY SPENDING—EVERY PENNY OF IT. NOW, GET A CLEAR PICTURE OF YOUR TOTAL DEBT—IT'S SOMETHING YOU REALLY NEED TO DO. THEN SET A BIG GOAL—LIKE GETTING OUT OF DEBT IN THREE YEARS—AND BREAK IT INTO SMALLER GOALS YOU CAN ACCOMPLISH AS YOU GO. MAKE A WORKABLE PLAN TO ACHIEVE YOUR GOAL, AND PUT YOUR PLAN IN WRITING. SET TARGETS FOR MONTHLY SPENDING. AND DON'T FORGET TO BUDGET FOR EMERGENCIES—LIKE REPLACING YOUR WATER HEATER OR REPAIRING YOUR CAR—SO THEY DON'T THROW YOU OFF TRACK. KEEP A RECORD OF EVERY DIME YOU SPEND, AND TRY TO SPEND LESS THAN YOUR MONTHLY TARGETS. YOU'LL PROBABLY DISCOVER EVEN MORE WAYS TO SAVE. AND ALWAYS PAY MORE THAN THE MINIMUM ON YOUR CREDIT CARD DEBT—THAT'S REALLY IMPORTANT FOR REACHING YOUR GOAL. FOR MORE TIPS, VISIT [W-W-W--DOT--DEBT-KNOW-HOW--DOT--COM](http://www-debt-know-how-dot-com)—THAT'S D-E-B-T-K-N-O-W-H-O-W--DOT--COM.