

Money Tips

Contact Your Creditors

- ✓ Most collectors will work with individuals if they are upfront and honest. If you can't pay right now, let them know.

Consider Refinancing

- ✓ By refinancing an automobile or house, you may be able to lower your payment. Also consider balance transfers on your credit cards to one that has a better interest rate.

Credit Counseling

- ✓ There are credit counseling agencies that are able to help guide you and get you back on track. TopLine partners with LSS Financial Counseling to offer all members six free private and confidential education counseling sessions annually with a certified credit counselor.

Review Your Credit Report

- ✓ Review your credit report at least once a year to check for errors and discrepancies. Request your free annual credit report at **AnnualCreditReport.com**. You can also request your free credit report over the phone at 1-877-322-8228, or by mailing your request to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281

Get Back on a Budget

- ✓ Set a budget and stick to it. There are many different ways to budget so find a method that works for you and don't give up.

Spend Wisely

- ✓ Never shop mad, sad or hungry. And shop with a list and only buy what's on the list.
- ✓ Just because there is a coupon, doesn't mean you have to buy it.
- ✓ When faced with a discretionary purchase, sleep on it. If you're not still thinking about it, you didn't need it.
- ✓ Return merchandise if it was an impulse buy.

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