

ASSESS YOUR MONEY BEHAVIORS

Are you sabotaging or supporting your life-goals

by Kathryn Amenta, Financial Advisor

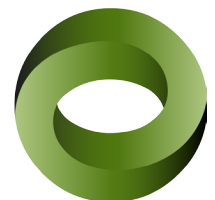
Do your money behaviors sabotage or support your life and life-goals? Sometimes we get locked into old money behaviors without fully realizing their impact on our lives. Here's a quick list of the most prevalent negative money behaviors that cause financial problems. It's followed by a list of the positive behaviors that indicate you are in control of your money and your life. **Where do you stand?**

Negative Money Behaviors that Sabotage Your Life



- You stash unopened mail
 - You don't maintain paper check registers
 - You don't regularly reconcile your checking accounts to the penny
 - You overdraw your checking account
 - You use credit cards to pay for items that you can't afford to buy
 - You carry ongoing credit card balances
 - You use one credit card to make payments to another
 - You take cash advances
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- You don't have adequate insurance policies for your life, health and property
 - You increase paycheck deductions to generate more monthly income
 - You are in arrears on income taxes
 - You don't have a budget that is reviewed and revised regularly
 - You borrow money from friends or family without a specific, written agreement for repayment
 - You impulse spend
 - You don't earn enough money to support your basic needs
 - You save more for your child's college education than for your retirement —and you are under-saved for retirement

Kathryn
Amenta
Financial Advisor



Positive Money Behaviors that Support Your Life

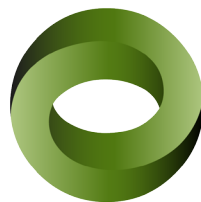
- You save money for predictable periodic expenses
- You have a monthly budget and review it regularly
- You know the exact balance in your checking accounts
- You know the exact extent of your debt
- You have a balanced plan for debt elimination
- You pay with cash whenever possible



- You pay bills on time
- You save for emergencies
- You save for retirement
- You have appropriate insurance policies in the right amounts
- You live below your means
- You earn enough money to support your basic needs . . . **and then some**

If you answered **YES** to 3 or more of the negative behaviors, you will benefit from Kathryn Amenta's services. Don't let any negative behaviors sabotage your life. ***Please call today to discuss an appointment.***

Kathryn
Amenta
Financial Advisor



415.333.6972

KathrynAmenta.com

Working Nationally from San Francisco, CA