

# STAY A STEP AHEAD IN 2009



Start the New Year with a fresh outlook on your personal finances. Whether you are choosing a credit card or looking for ways to best use the one you already have, Chase can help you save time, money and stay a step ahead in 2009!

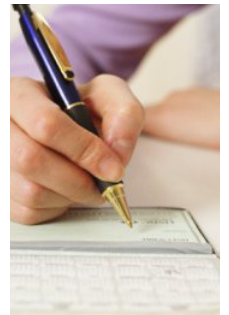
○ **MAKE SURE YOU HAVE THE RIGHT CREDIT CARD BASED ON HOW YOU WILL USE IT. CONSIDER THE FOLLOWING:**

- If you always pay in full every month, be aware of any annual fee and length of the interest-free grace period. Look at other features and benefits the card offers. For example, if you travel, you may be interested in travel rewards. Or you may want cash back.
- If you don't pay in full every month, focus on the annual percentage rates (APRs) for the different types of balances and how the APRs can change in addition to any annual fees.



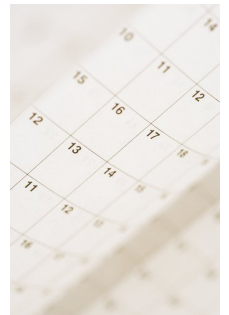
○ **ALWAYS PAY BY YOUR DUE DATE. PAYING ON TIME IS THE MOST IMPORTANT THING YOU CAN DO TO BUILD A GOOD CREDIT HISTORY, KEEP YOUR COST OF CREDIT AS LOW AS POSSIBLE AND AVOID COSTLY FEES.**

- Schedule automatic payments online.
- If your credit card issuer offers reminder services, like Chase's Free Alerts, sign up so you never miss a due date.



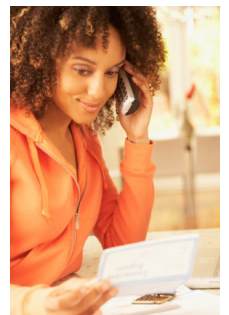
○ **PAY AS MUCH AS YOU CAN. THE SMARTEST WAY TO USE CREDIT CARDS IS FOR A SHORT-TERM LOAN.**

- Pay off your credit card balances in full each month if you can.
- Try to pay off a charge in two or three months if you can't pay in full each month.
- Pay off balances with the highest interest rates first if you have more than one credit card or other loans.



○ **PAY ATTENTION TO YOUR CREDIT LIMIT AND KEEP YOUR CHARGES WELL WITHIN IT.**

- Using only a portion of your credit line can help boost your credit score.
- Make sure you have credit available to handle emergencies and unplanned expenses.
- Re-evaluate your spending if you've reached your credit limit or can't pay off your balances. Don't apply for more cards.



**Educate yourself on the smart use of credit. A new year is a great time to reassess your budget and personal finances.** Visit [www.chaseclearandsimple.com](http://www.chaseclearandsimple.com) for information, tools and resources that you can put to work for you.

# YOU CAN STAY A STEP AHEAD THIS YEAR!

Stay ahead of your finances all year long with these simple tips from CHASE 

JANUARY – FEBRUARY

## PLAN, SAVE & MANAGE

### CHASE TIPS:

Commit to 3 simple changes that you can make to improve your finances:

- One way to cut expenses (bring your lunch, skip the afternoon latte)
- One way to save—\$25 a paycheck to your savings
- One way to reduce/manage debt—set up an auto-pay to your credit card; set up savings for vacation or holidays

MARCH – MAY

## SPRING TOWARDS FISCAL FITNESS

### CHASE TIPS:

It's spring! That home project will pay off in increased satisfaction throughout the year. But before you take on any renovations this spring, think about your goals and prioritize your improvement plans:

- What needs to be tackled this year?
- Can you learn to do-it-yourself?
- Do you have a budget for your projects?

JUNE – AUGUST

## CONTROL SUMMER SPENDING

### CHASE TIPS:

Summer is here and with the warm weather comes family vacations and additional expenses. Commit to maintaining control of your summer spending:

- Enjoy quality time with your family but stay focused and vacation responsibly
- Set your vacation budget now so you don't overspend

SEPTEMBER – OCTOBER

## GET BACK ON TRACK

### CHASE TIPS:

With the summer season over, now is the time to:

- Evaluate your summer spending
- Pay off your vacation bill
- Set goals for the coming months so you are prepared for the holidays
- Re-establish your savings plan

NOVEMBER – DECEMBER

## GIFT RESPONSIBLY

### CHASE TIPS:

The holiday season is here and so are the sales, the parties and the many occasions for gift giving. Commit to a holiday budget and keep track of your spending so you can gift responsibly this season:

- Ask yourself how much you should really be spending so you don't end up with large credit card bills next year
- Set your amount now, and set aside enough money each month this year—you'll reduce your worries this winter