



4 behaviors for a healthy wallet

1. **Make a budget and stick to it.**

Many money experts will tell you that you need to know where your money is going each month. Creating a budget helps to see how much you spend on certain things and where you can cut back to save even more.

2. **Check your credit report each year.**

You are entitled to a free credit report once per year. This is an important step to help spot identity theft early. Your credit report can affect your mortgage rate and ability to get a loan.

3. **Shop around for a good APR on your next loan.**

The annual percentage rate (APR) on a loan is an important number. This is the total cost, including fees and interest, described as a yearly rate. The APR can vary widely between banks or lenders. It pays to take some extra time to find the best rate. Make sure you understand exactly what you will pay.

4. **Put money away for an emergency fund.**

Having an emergency fund offers peace of mind and protection from unexpected costs. Even a few dollars a week can add up, so save what you can.



Paycheck checkup

The Internal Revenue Service (IRS) says employees should look at their paycheck withholdings each year. Withholdings are taxes that are taken out of your paycheck.

It's especially important to check your withholdings in 2018, the IRS says. The Tax Cuts and Jobs Act, signed in December 2017, may change how much you want withheld.

The IRS has a withholding calculator on their website at: apps.irs.gov/app/withholdingcalculator. This calculator can help you be sure that you aren't having too much or too little tax withheld from your paychecks.