



MAKING THE MOST OF YOUR MONEY

FINANCIAL TIPS FOR TODAY'S CONSUMER

CONSUMER CREDIT COUNSELING SERVICE OF MONTANA & WYOMING

Get your taxes done for free. Free tax preparation sites will be open until April 15. Visit montanafreefile.org or call 800.823.1223 for more information.

Financial Literacy Awareness Month

April has been declared Financial Literacy Awareness Month by the United States and consumer concerns with a lunch workshop.

The workshop is called "The Five Things You Need to Know to Manage Your Finances"

planning session.

- April 23 – Great Falls and Helena
- April 24 – Billings
- April 27 – Kalispell
- April 28 – Bozeman
- April 30 - Missoula

at www.cccsmt.org.

Kids Corner

Easter Basket Friends

You'll Need:

yellow or white paper cups

scissors
glue
stapler

7 small strips for whiskers.

8

Client Newsletter April 2009

CCCS Main:
2022 Central Ave.
Great Falls, MT

Office Hours:
8:00 a.m. - 5:30 p.m.
Monday-Friday

Call Toll Free:
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www.cccsmt.org

CCCS Branch Locations & Phone Numbers:

Billings
1620 Alderson Ave.
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Bozeman, MT 59718
(406) 582-9273

Butte
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Butte, MT 59701
(406) 723-5176

Helena
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Helena, MT 59604
(406) 443-1774

Kalispell
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Kalispell, MT 59901
(406) 257-4069

Missoula
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Missoula, MT 59801
(406) 543-1188

Questions or comments?
Contact Lauri Abeyta at
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10 vital money lessons for teens

1. **Balance a checkbook**
This is a fundamental skill that teaches teens how to manage their money and keep track of their expenses. It involves comparing the bank statement with the checkbook to ensure that all transactions are recorded and the balance is correct.

Balance a checkbook

2. **Budget money**
Teens should learn to create a budget to manage their money effectively. This involves listing their income and expenses, and determining how much they can spend on each category. Budgeting helps them avoid overspending and saves money for their future goals.

Budget money

3. **Establish credit**
Teens should learn to establish credit responsibly. This involves opening a credit card and using it wisely, paying bills on time, and keeping credit utilization low. Establishing credit early helps them build a good credit history, which is essential for future financial goals.

Establish credit

4. **Deal with debt**
Teens should learn to deal with debt responsibly. This involves understanding the terms of a loan, making payments on time, and avoiding unnecessary debt. Managing debt is crucial for maintaining financial stability and avoiding long-term consequences.

Deal with debt

5. **Consider all costs**
Teens should learn to consider all costs when making financial decisions. This involves understanding the hidden costs of purchases, such as taxes, fees, and interest. Considering all costs helps them make informed choices and avoid unnecessary expenses.

Consider all costs

6. **Save for the future**
Teens should learn to save for the future. This involves setting aside a portion of their income for long-term goals, such as college or a car. Saving helps them build a financial cushion and achieve their dreams.