

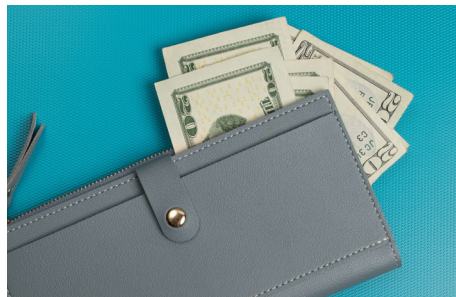


ACTION STEPS FOR HEALTH & HAPPINESS

Declare your independence from credit card overuse



- Limit your number of credit cards.
- Use 1 or 2 major credit cards that have low interest rates. Individual store and gas cards have very high interest rates.
- Only charge what you can pay in full when you get the bill. Or, aim to keep the balance to less than 25 percent of the total amount you can charge.
- Pay with cash. If you are an impulse buyer, leave your credit cards at home when you shop. Avoid or limit shopping online and through TV shopping channels.



Dos

- Make payments on time to avoid late fees and a possible increase in your interest rate.
- Make more than the minimum payment.



Don'ts

- Don't open new credit cards to save 10 or more percent. For each new card you open, your credit score could go down 10 points.
- Don't use your credit cards for cash advances.