





Budgeting and Spending



A SIMPLE RULE FOR SAVING AND SPENDING



SAVING & SPENDING CHECK-UP—Wondering where your paycheck goes each month? See how your saving and spending behavior compares to the 50/15/5 rule of thumb.



CREATE A BUDGET AND DITCH YOUR DEBT—Learn how to get started with creating a budget.

Putting a financial plan in place can help you pay down your debt and save up for your future goals.



TAKE CONTROL OF YOUR DEBT WITH SMART PLANNING



HOW TO SAVE MONEY ON PRESCRIPTION DRUGS—Practical tips to help you be a smarter health care consumer and reduce your family's prescription drug costs.



BUY A CAR OR LEASE IT—Decisions aren't always easy to make—particularly when your money's involved. With money guru Jean Chatzky, we'll help you weigh the pros and cons before you make vour move.



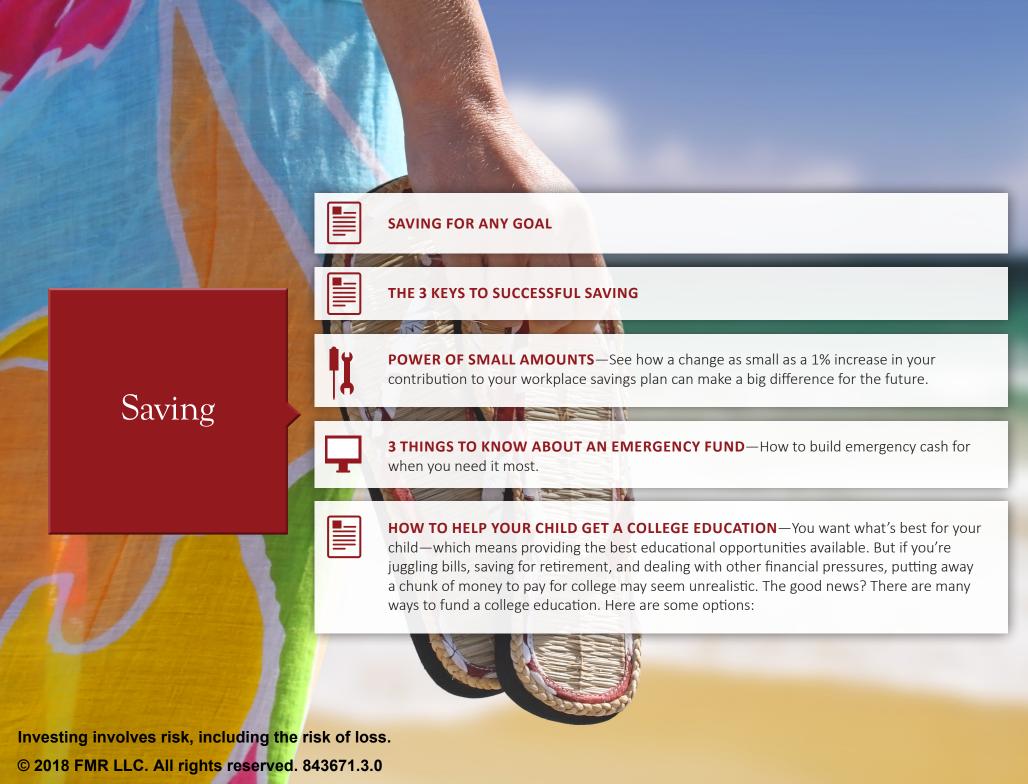
50/15/5: A SAVING AND SPENDING RULE OF THUMB



BUYING A HOME—tips from money guru Jean Chatzky.



HOW MUCH HOUSE CAN I AFFORD—Owning a home can give you immense pride, and the ability to build equity. Before you start touring houses, use this simple calculator to help estimate what you can afford to buy.



Fidelity Brokerage Services LLC, Member NYSE, SIPC 900 Salem Street, Smithfield, RI 02917