HELPING make a positive IMPACT on your FUTURE

Managing Your Debt
Budgeting and Spending
Saving
Don’t Know Where to Start

University of Arkansas 403(b)/457(b) Retirement Plan
Managing Your Debt

HOW TO GET OUT OF DEBT Carrying a credit card balance month to month can cost you. Here’s how to help pay it off.

DEBT: THE GOOD THE BAD AND THE UGLY Knowing the different kinds of debt, and how to best manage them, is an essential money management skill. From loans to credit cards, we’ll help you recognize the “good” from the “bad,” and how to make it all work in your favor.

HOW TO PRIORITIZE DEBT Between credit cards, student loans, and mortgages, there are many types of debt out there. Watch this video for three tips that can help you tackle it all.

FIND A BETTER WAY TO PAY OFF STUDENT DEBT Our Student Debt Tool can help you understand all of your loans and find ways to lower your monthly payment or pay off your debt faster (or both!).
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 your 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.
SAVING FOR ANY GOAL

THE 3 KEYS TO SUCCESSFUL SAVING

POWER OF SMALL AMOUNTS—See how a change as small as a 1% increase in your contribution to your workplace savings plan can make a big difference for the future.

3 THINGS TO KNOW ABOUT AN EMERGENCY FUND—How to build emergency cash for when you need it most.

HOW TO HELP YOUR CHILD GET A COLLEGE EDUCATION—You want what’s best for your child—which means providing the best educational opportunities available. But if you’re juggling bills, saving for retirement, and dealing with other financial pressures, putting away a chunk of money to pay for college may seem unrealistic. The good news? There are many ways to fund a college education. Here are some options: