

# 10 THINGS EVERYONE SHOULD KNOW ABOUT FINANCIAL MANAGEMENT OF A HOME AND FAMILY

1

## DEBT MANAGEMENT

- How to avoid debt and pay it off
- Protecting your identity
- Building good credit in your name
- Credit cards, interest rates & card fees

2

## HOUSING

- Renting vs. buying, loans
- Meeting family needs within your budget

3

## HOUSEHOLD EXPENSE MANAGEMENT

- Home, property & auto maintenance
- Saving on utilities & household supplies

4

## MANAGING THE COST OF FOOD

- Shopping savvy & saving on groceries
- Fast food traps
- Nutritional needs and menu planning

5

## HOW TO SAVE ON FAMILY NEEDS

- Low cost preschool/daycare & keeping it safe
- Low cost entertainment, gifts & clothing

6

## HOME, AUTO, DISABILITY & LIFE INSURANCE

- What types and how much coverage do I need?
- How do I find a reputable company?



**FINANCIAL  
WELLNESS CENTER**

THE UNIVERSITY OF UTAH

# 7

## HEALTHCARE

- Health & dental insurance
- Savings benefits of regular check-ups
- Maintaining good health

# 8

## MONEY MANAGEMENT

- Budgeting & tracking expenses
- Getting & keeping your finances organized
- Savings—emergency, long- & short-term

# 9

## FINANCING AN EDUCATION

- Scholarships, Loans, Grants
- University Financial Aid / FAFSAs
- 529 College Savings Plans

# 10

## PLANNING FOR THE FUTURE

- Investing, IRAs, Pensions, Social Security
- How can I tell if I am adequately covered?



SAVING MONEY



### Financial Wellness Center

A. Ray Olpin Student Union Building

200 S. Central Campus Dr., Room 317

Salt Lake City, UT 84112

801.585.7379 | [financialwellness@sa.utah.edu](mailto:financialwellness@sa.utah.edu)

[financialwellness.utah.edu](http://financialwellness.utah.edu)