



## June is National Employee Wellness Month Finding Financial Freedom

We live in a "right-now" world and it is often hard to save money when we can get whatever we want right now. Advertisers and sales people often appeal to our desire for instant gratification and offer easy credit. Credit can be a great tool, but it can also be a danger. Credit can be expensive.

The least-expensive way to buy something is to save for it. Do we really want to pay interest charges on furniture? A pair of jeans? A TV? When we buy something on credit, we are borrowing money to pay for something that we don't have the money to buy and we end up paying more for it than we need to. That TV we bought on credit cost us a lot more than the \$399.99 price tag when we add the finance charges.

Although, today, most of us can purchase many items the minute we want them, it's usually better to wait until we've actually saved enough money to pay for the purchase. This is particularly true when holiday shopping; we need to beware of buying many things on credit because we will pay a lot more for them than we have to, in the end. Paying cash for most purchases helps us keep more of our hard-earned money in our pockets, where it belongs.