




# Tips From the Forrit Team



## Justin says...



Use **secondary share accounts** for specific items or savings goals - i.e. **clothes, car repairs, vacations, taxes, etc.**



Credit cards aren't evil, just misunderstood. Using them and **paying them off monthly** costs you nothing and **builds your credit!**




## Callie says...



As a kid, I had to earn money over the summer for school clothes and such, however, I was never taught the **importance of long term savings**. To continue to save **even after the desired purchase has been made**.

## Marissa says...



**Deposit money** in your savings every time you get a paycheck and make it automatic! You can start small with **\$10 per paycheck**, and your future self will thank you **when you need it in an emergency**.





# Tips From the **Forrit Team**

## *Andrew says...*

Using a **password manager** allows you to create **unique passwords** for each of the sites you visit.

In the event that one of them is compromised, all you have to do is **change the one password!**



## *Sarah says...*

Take advantage of **free credit reports!** You never know what may be lurking on your credit report, and it's important to be informed so you can **correct any mistakes** that might be negatively affecting your credit score.



## *Kristen says...*

Even just a **small amount** of money set aside in a savings account each month will grow as it **earns interest**. The more money that's in there, the more interest it will earn. It's important to **set yourself up for success, you deserve it.**






# Tips From the Forrit Team


## *Kat says...*

Be mindful of **signing up for any free trials**. If you don't cancel before the trial period runs out, you will be **charged a monthly fee**.


If you have to provide debit card information, then there is **always a chance that you could receive unexpected charges**.



## *Ryan says...*




Don't click on links in emails or text messages from **unknown senders**.



Don't plug in **foreign USB devices** of unknown origin to your computer!

## *Jill says...*



Before sending money through money apps, make sure you **know the source or person that you are sending it to**. Oftentimes, transactions initiated by the sender themselves are **not reversible** through your financial institution.

