

MILITARY

Lifestyle

A FINANCIAL HELPING HAND

FREE BROCHURES

The International Association for Financial Planning (IAFP) offers four free brochures on personal finance and how to work with financial advisors. Designed to provide readers with direction for making smart financial decisions, the brochures are: "How to Evaluate a Wrap-Fee Program," which includes the questions investors should ask their advisor or broker; "How Financial Advisors Are Paid," which answers common questions about fees and commissions; "Financial Strategies for New Parents," which provides tips on preparing financially for having a child and long-term planning; and "How To Protect Yourself Against Fraud." Call the IAFP at (800) 945-IAFP for the brochures and a free list of qualified advisors in your area.

SAVINGS, INVESTMENTS
AND CREDIT INFORMATION

Take control of your finances with several booklets from the The Consumer Information Center.

"*Staying Independent*" (Item 348A, 50 cents) discusses how to take stock of your assets and maximize them for retirement. It includes a checklist and information on wills and private and public benefit programs. "*Making Sense of Savings*" (Item 386A, 50 cents) covers the different types of accounts available at financial institutions, including their benefits and features. "*Federal Credit Unions*," (Item 336A,

50 cents) explains how credit unions are operated and how to start one in your workplace or community. "*Deposits & Investments*" (Item 595A, free) differentiates between these two financial options, explaining risks, fees and which is federally insured. With the "*Consumer Handbook to Credit Protection Laws*" (Item 340A, 50 cents), learn how to apply for credit, what to do if it's denied and how to correct mistakes on your credit report.

To order one or more of these booklets, send your name, address and payment if necessary (separately for each booklet) to: Consumer Information Center, Dept. (booklet number here), Pueblo, CO 81009.

'WHERE DID MY MONEY GO?'



If you find yourself asking this question every month (or every day), author and personal finance counselor Judy Lawrence's "*The Budget Kit: The Common Cent\$ Money Management Workbook*" may be just what you need. The book helps you prepare monthly

budgeting for bills and household expenses and yearly budgeting to take care of "surprise" expenses. Also included are systems to keep track of credit card and other installment payments, medical expenses, child support and much more. The book is available in bookstores (\$15.95) or may be ordered by mail (\$19.95). Write: Judy Lawrence, P.O. Box 13167-M, Albuquerque, NM 87192; or call (800) 283-4380. For more information on the book, call Lawrence at (505) 296-8792.

MAKING MONEY AT HOME

To be successful in starting, growing or maintaining a home-based business, turn to Barbara Brabec's 392-page book, "*Homemade Money—5th Edition*." This guide takes readers step by step through all stages of a home business, from start-up to expansion to diversification. This edition contains all the helpful tips Brabec included in her first four editions, including: how to spot scams and unprofitable ideas; how to price a product or service for profit; and how to project a professional image. The author has also added 30 pages of charts and illustrations and an expanded A-Z business, legal and financial section, plus a listing of nearly 300 resources. "*Homemade Money*" is available at bookstores or may be ordered from the publisher. Send \$19.95 plus \$3 S&H to: Betterway Books, 1507 Dana Ave., Cincinnati, OH 45207; or call (800) 289-0963 for credit card orders. ■