

Title:

Basic Financial Information Tips (Part I)

Word Count:

957

Summary:

Here are some financial tips, definitions, and information that will hopefully help you save money.

Keywords:

pay, payments, loan, interest, credit, loans, money, paid, bi-weekly, fees, rate, insurance, e

Article Body:

Savings. Pay yourself first. Start now stashing 10% of your income in an ^Emergency~ savings.

Borrowing. Don't borrow money unless you are willing and able to pay it back. Failure to pay

Co-signing. Don't co-sign on a loan unless you are willing and able to pay it back. Often, co

Compare. Before you decide who to borrow from, compare! Find out who is offering the best deal

APR. The Annual Percentage Rate (APR). It is the standard rate, so we may compare the cost of

Consolidation Loans. A consolidation loan can result in great savings to borrowers if the new

Desperation. Don't get desperate for money. The more desperate you are, the less likely you are

Auto insurance. Keep your auto insurance current. If you fail to keep your insurance up-to-da

Establish good credit. To avoid bad credit, don't borrow too much, and do pay your bills on t

Late fees. To avoid late fees (which multiply the cost of borrowing), pay early, or at least

Repossessions. To avoid repossessions and associated fees, pay early or on time, and keep you

Extra principal @ less interest. To pay less interest on loans, pay more than the minimum req

Bi-weekly payments. If you get paid weekly, or every other week, paying bi-weekly is a very c

Contrary to popular belief, the frequency of paying ½ payments bi-weekly doesn't accomplish mu

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