



MANAGE YOUR MONEY

Tips to getting your bank account in order.

In 2008, wages slipped, unemployment rose, and Wall Street begged for an unprecedented bailout. Start 2009 on a better note by paying off debt, setting a nest egg aside, and improving your skills at work. **Jeff Stukey**, who runs **Stukey Financial Planning** in Wichita, offers five tips to getting your money in order.

SPEND LESS THAN YOU MAKE. This is the single, most important thing you can do to get your financial life in order. Don't charge on credit cards unless you pay the balance every month.

SAVE AT LEAST 10 PERCENT of your income and accelerate debt repayment. If 10 percent is more than you can swing, start with however much you can afford and add one percent per year.

IF YOU ARE MARRIED, have a "date" with your spouse once a month to discuss your spending, saving, investing, and budget.

Don't have a budget? Start one this month. Aren't married? Find a friend who will hold you accountable and wants to be held accountable on financial issues and meet with her or him monthly.

IF YOU CAN MEASURE IT, you can manage it. Set aside an hour or two one night a week to take care of bills and financial issues. Balance your checkbook and credit-card statements every month, no exceptions! At least once a year, reevaluate your budget. Do a statement of net worth at least annually where you list your assets (home, bank accounts, retirement accounts, autos, etc.) minus your liabilities (mortgage, auto loans, credit card balances, student loans, etc.). The goal is for your net worth to increase annually during your working years.

YOUR JOB IS YOUR MOST important asset, especially in today's economic environment. Work hard at being indispensable. Get to work early. Take classes to improve your skills.

VACATION FOR CHEAPER

Head to Honolulu and back for less than a grand.

When planning the dream vacation, there are a million big and little decisions to make, from scheduling time off from work to packing the correct attire, but booking the flight is usually top on the checklist. We researched an after-New Year's hypothetical vacation, January 3-10, on four cheap travel websites. Here are the prices for roundtrip flights out of Wichita Mid-Continent Airport to four hot vacation destinations.



TRAVELOCITY.COM

ORBITZ.COM

PRICELINE.COM

EXPEDIA.COM

CHICAGO (ORD)



American Airlines, \$250

United Airlines, \$250

American Airlines, \$244

United Airlines, \$251

NEW YORK (JFK)



Northwest Airlines, \$318

Northwest Airlines, \$371

Northwest Airlines, \$365

Northwest Airlines, \$318.50

HONOLULU (HNL)



United Airlines, \$817

United Airlines, \$817

United Airlines, \$810

United Airlines, \$817

LONDON (LHR)



Northwest Airlines & KLM
Royal Dutch Airlines, \$1,155

Northwest Airlines & KLM
Royal Dutch Airlines, \$755

Continental Airlines, \$1,513

Northwest Airlines & KLM
Royal Dutch Airlines, \$2,036

»Note: Prices researched November 19 and are subject to change.