



## Money Tips for Millennials

PNC offers the following tips to help twenty-somethings feel more in control of their financial future:

- **Stay calm.** The good news is time is on your side – you’re young. When getting started, it’s important to think and be concerned about your financial future. Just don’t beat yourself up for not meeting your own expectations so soon.
- **Make it a game.** If you treat budgeting like a game you seriously want to win at, instead of a chore you avoid, you could come out way ahead.
- **Pay yourself first.** Establish a regular savings program. A 401(k) plan through your employer is a great place to start.
- **Avoid debt traps.** Not all debt is bad, but seriously consider interest rates to be sure you don’t accumulate high-interest debt that can keep you from using that money to save or invest.
- **Rein-in spending.** Fight the urge to splurge. Paying for extra items with cash only is a good way to manage credit card expenses and lower the potential for high-interest debt.
- **Set and stick to a budget.** It sounds easy, and very basic, but this can be the hardest habit to adopt. Make use of online money management tools, such as PNC Virtual Wallet<sup>®</sup>, that can help you better manage expenses, payments and savings.

Additionally, PNC helps consumers increase their financial knowledge through the interactive “PNC Achievement Sessions” on [www.pnc.com/AchievementSessions](http://www.pnc.com/AchievementSessions). Consumers can learn to recognize money-related strengths and weaknesses and build financial savvy from four financial bloggers who share their personal stories and costly missteps to help others.

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