

Do the best job possible managing the money you receive from your loved one and improve your quality of life.



The money your family member sends you is an opportunity.



1 The money your family member sends is an opportunity to make things better. Is that possible?

The payment your loved one works so hard to send gives you the chance to reach your goals and save for the benefit of your family.

Each time that you receive a payment from your loved one you can set aside a portion toward things you might need in the future, to start a business, or to improve your home, to do things that are good for your family.



You can always put that money to good use.

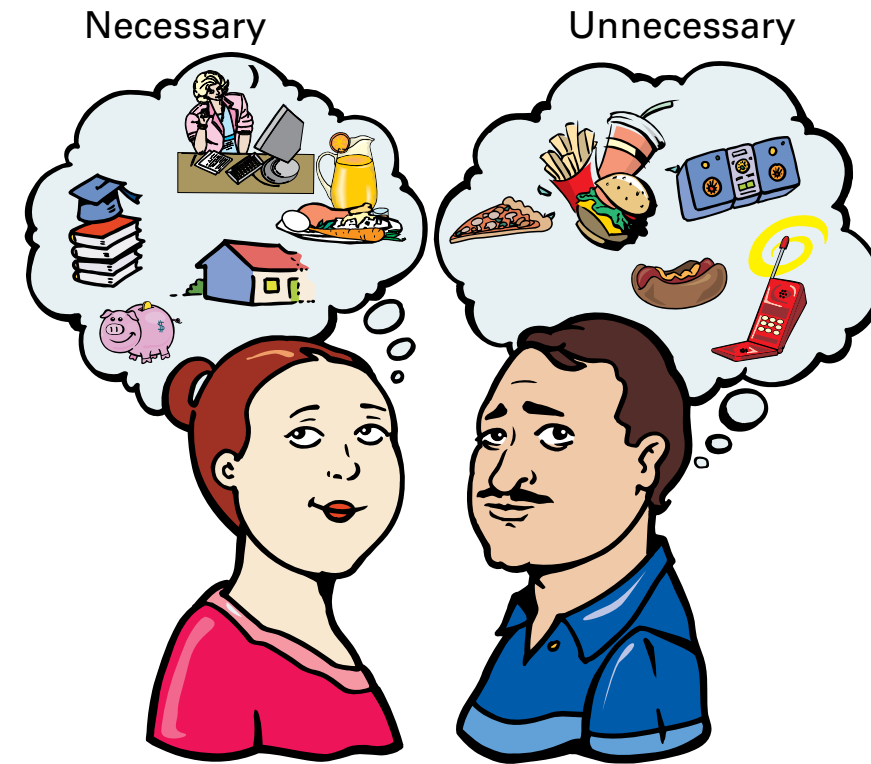
2 What is the best thing to do with the money your loved one sends you?

How can you turn spending into an investment?

The advantage of knowing how to use the money you receive is that it helps you control your spending so that you can invest in something good for your future, such as improving your home or your business.

You can begin by reducing your spending so that the money sent to you goes toward necessary bills or for improving your home, business, your health, education, or into savings.

Family Spending:



What kind of spending is necessary and what is not? You decide!

3 Today your payments arrive... but what about tomorrow?

I don't have any work so I can't send you any money. Do you have something set aside?



Yes, Honey, I am saving....



There's a danger in depending too much on the money your loved one sends because so many things can affect his or her ability to send it. You should take advantage of the family benefit that you receive today by investing now for the future.

You can't count on the family payment always being there.

The money your loved one sends is not a guaranteed source of income for life.

4 What should you do with the money your loved one sends you, invest it or spend it?

Look, neighbor, I invested the money I received in a new boom box.

A new boom box! My goodness, man, did you invest it, or just spend it?

What do you mean? Isn't spending the same thing as investing?



Of course not! You didn't need a boom box, and besides, you already had one, maybe a little bit older but still in good condition. What you need is to fix up your house!



You're right, neighbor, I should have used my head and saved this money to improve my home.

How are you investing or spending the money your loved one sends?

FEDECACES and Habitat can help you manage your money better.



FEDECACES helps communities to finance businesses and home improvement. At its branch offices, you can pay your utility bills and receive the money your loved one sends.

If you would like to know more about Habitat and FEDECACES, please contact the regional office in your community.
www.habitatlatino.org
www.fedecaces.com
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Should I save a part of what I'm sent?



The main advantage of having savings is the ability to face any unexpected development that may happen in the future. The credit union helps you manage your savings and the money sent to you by your loved one.

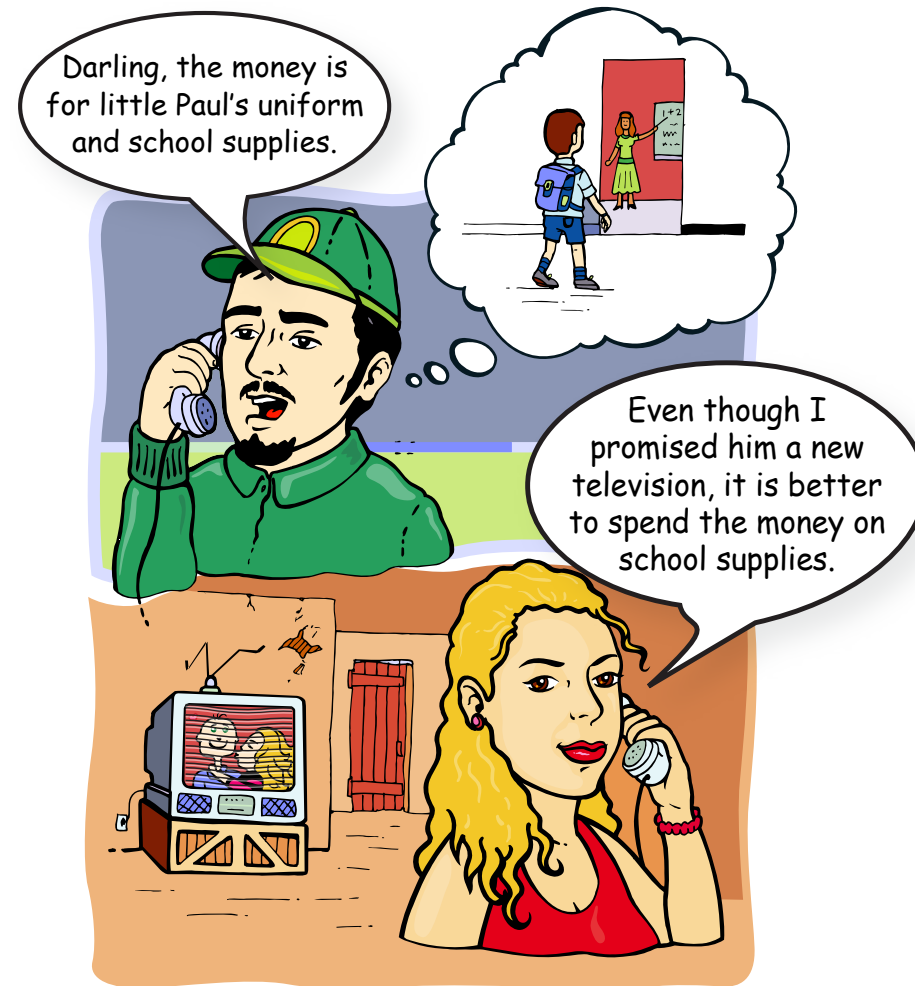
Is important to have a goal for your savings.

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What are your goals for the money you receive?

The money your loved one sends you is income that is used for education, health, and food. You can also set aside part of this money as an investment so that in the future you will be able to make home or business improvements and still pay your regular bills.

What is said and what is done with the money your loved one sends?



Family communication is essential in deciding what your goals are.

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A Family Budget Do you know where the money you receive goes?

A budget is an income and spending plan. A budget helps us understand how much money comes in and where it goes. It helps us to balance our spending with our income. It is an important tool that helps us to be disciplined, organized, and allows us to evaluate if we have the income and savings to invest in our goals, such as home or business improvement.

What is the advantage of creating a family budget?

With a family budget, you can:

- Avoid spending more than you earn
- Know how to spend the money you receive from your loved one
- Know your capacity for payment and savings



Income
 + Money sent by loved one
 - Spending
 Savings or investment

Remember always to create a Family Budget

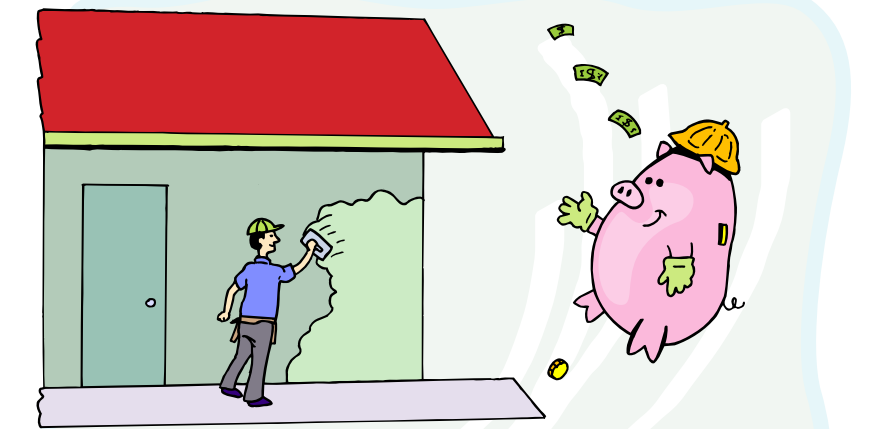
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The Best Investment with the Money I'm Sent

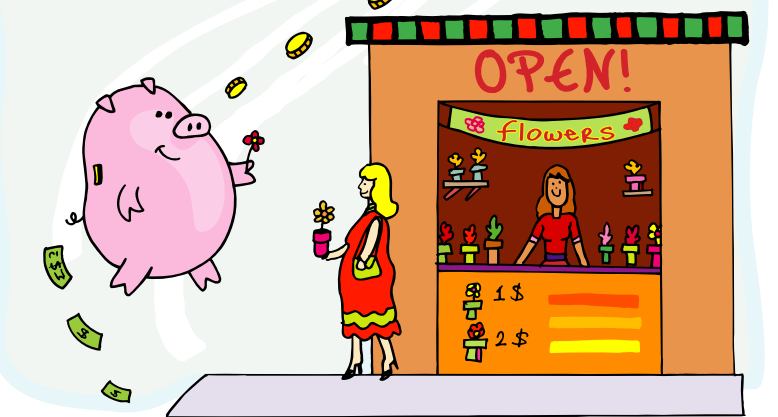
Your home and business are an investment. Usually the value of your house rises and your business increases in value over time if you take care of them. It is important to properly maintain all parts of a house or business for them to hold their value.

Remember that investing your savings well now will bring you benefits in the future.

You decide: Improve your house



or invest in your business



Improving your home or business is the best investment.