



The Natco Community Empowerment Center (NCEC) is open to all members of our community. Our mission is **'Helping people live better lives.'**

At the NCEC you will find a comfortable environment that provides computers with Internet, assistance in using the computers, access to a copy machine, and a shredder - all at no cost to our community.

Our various no cost programs and services include individualized services, referrals to assistance programs and/or social services, workshops, classes and so much more. The following services are currently available to all community members.

- **Budgeting**
- **Financial Counseling**
- **Debt Consolidation**
- **Foreclosure Modification**
- **Resume Preparation Assistance**
- **Job Seeking Assistance**
- **Time Management**
- **Career Closet**

Additional programs, services, workshops and classes will continue to be developed as we learn more about the needs of our communities and how we can assist in overcoming challenges! New offerings and schedules will be posted on our web page at: [www.natcocu.org/ncec.html](http://www.natcocu.org/ncec.html) and on our Facebook page at [www.facebook.com/natcocu.ncec](http://www.facebook.com/natcocu.ncec).

### TEN TIPS FOR STAYING ON BUDGET

#### 1. Use Cash

Keep only a limited amount of cash to use from each paycheck. Use this cash for discretionary expenses, or things you can't live without until your next pay day.

#### 2. Cut Unnecessary Habits

Habits can be expensive. By simply reducing the number of times you do things like eating out, buying a soda or coffee or buying a lottery ticket, you will see an increase in the amount of money you have available.

#### 3. Share the Responsibility

Make sure everyone in the household is concerned about the family budget. If everyone cuts back just a little, it can make a big difference.

#### 4. Pay Down Debt

If you have credit card debt, choose one card (ideally the one with the highest interest rate) and pay as much on it as you can each month while making the minimum payment on all other cards.

#### 5. Keep Your Receipts

To help you stick to your budget, keep all of your receipts. Track the places that you spend money. You will be less likely to overspend if you realize how much money has actually passed through your hands.

#### 6. Analyze Your Spending

Look through your budget and all of your receipts. Can you find expenses that can be cut?

#### 7. Balance Your Checkbook

If you are on a tight budget, a couple of small mistakes can lead to overdraft charges and insufficient funds. By balancing your checkbook regularly, you can catch these errors before they cause a problem.

#### 8. Focus on Savings

Once you have determined the amount of your budget you can afford to save each month, have it direct deposited to your savings account on a regular basis.

#### 9. Special Accounts

If you are tempted to tap into your savings account for unnecessary expenses, consider opening a certificate of deposit. Because of early withdrawal penalties, you will give careful consideration before making withdrawals.

#### 10. Be Flexible

Remember life is unpredictable and things happen that are out of our control. If you go over budget, analyze everything again so that you can get back on track quickly.

**Accountability  
is key and we're  
here to help.**

**Call us today to  
begin your journey to  
financial freedom!  
(765) 983-4766**