

Brought to you by Bank of America at Work®

Financial hows and whys, from **Better Money Habits™**



Personal finances can be a challenge these days. How do you balance daily expenses with saving for your future at the same time? What are some tips to help you stick to a budget? And where can you go to find straightforward information that's easy to understand?

A new learning experience

The more informed you are, the better your chances of a strong financial outlook. That's why we've developed a set of online learning videos that are fact-based and conversational, and show how even small changes can make a big difference.

Managing money doesn't have to be confusing.

A free, step-by-step approach to learning more about money and how to manage it is available online at **BetterMoneyHabits.com**

Life's better when we're connected™

Gain financial know-how

Check out these helpful online videos:



Saving & Budgeting

[View video](#)

Time Value of Money (8 mins)

Interest adds up and can lead to a bigger payout down the road.

[View video](#)

Create a Safety Net for Life's Unexpected Events (13 mins)

Learn why creating an emergency fund is so important.

[View video](#)

Steps to Help You Get Out of Debt (6 mins)

Get tips for handling debt, from mortgages to student loans and more.

[View video](#)

Easy Ways to Save on Everyday Expenses (7 mins)

Changes that can help put some cash back in your wallet.



Mortgage

[View video](#)

How a Mortgage Works (18 mins)

Mortgage basics and how payments are applied to your principal.

[View video](#)

Fixed vs. Adjustable Rate Mortgages (4 mins)

Learn about the benefits of both types of mortgages and how they differ.

[View video](#)

What to Know about Refinancing a Mortgage (9 mins)

See if refinancing is right for you and consider your options.



Understanding Credit

[View video](#)

Building Credit and Keeping Yours Healthy (6 mins)

Learn about the five things you can do to build a healthy credit score.

[View video](#)

Credit and Debit: Two Very Different Cards (6 mins)

When should you use one or the other? Find out here.

[View video](#)

The Differences Between APR and Effective APR (7 mins)

See how banks and credit card companies use both to calculate how much interest you pay.

Access these videos along with other easy-to-understand topics, practical tips and tools at BetterMoneyHabits.com

