



SHHHH!

"IT HIT THE FAN ECONOMY"



*Your survival guide on how to manage the
new economy*

**green
candy™**

green, candy™

wants you to make it
through this CRAZY
economic time
in one piece.

This guide will allow you to make some solid, lasting changes in your financial life, without losing your mind in the process.

Be diligent, but don't worry.

Yes, it hit the fan, but you don't have to.

1

Don't be fooled by "Breaking News."

There is nothing urgent you need to know about this crisis. The only thing breaking is our economy.

2

Assess what is good.

This isn't the end of the world. It might just be the end of stupidity. Find something, anything, that is a financial positive and try to build momentum. Hell, look in your jeans for a lost twenty.

3

Understand that your credit terms can change.

You need to take care of your debts yesterday. Your creditors can change the rate of your credit cards. And the rate doesn't have to be fair.

4

Don't miss payments.

This is the worst possible time for you to take a credit score hit.

5

Don't stop your 401k contributions.

The whole point of investing is to buy low. And the market is pretty stinking low. It's getting low enough that instead of buying a plane ticket, you may be able to buy an airline.

6

Use this economy as an excuse to shore up your financial life.

Don't use the dirt cheap prices to increase your lifestyle. Tempting I know, but this survival guide is about you, not the economy.

7

Price-shop everything.

This is a great time to try to save money on auto, home, and renters insurance. Insurance is a commodity. You can probably save money with a new insurance company. Check out different companies if you haven't shopped around in a while.

8

Figure out what you waste money on.

Your wasteful spending was once quirky. Now it's crazy. Dining out, house cleaning, lawn care, spa treatments, music, newspapers you don't read, coffee. Please, just stop.

9

Consider the gifts you are giving.

Make the holidays about family this year, not the things you get your family.

10

Develop a back up plan.

Think of it as if your boss were going to come to you tomorrow and give you the old "it's not you, it's me" talk. The only thing worse than being in a recession, is being broke and unemployed in a recession.



Green Candy is the go-to resource for anyone who wants good, clear and useful financial advice without the unnecessary formalities of the suit and tie. Gone are the days of out of touch advice from people who don't even remember what it's like to be young and starting out.

**Green Candy is built by young people
for young people.**