

## IEEE Financial Advantage Program

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### **Your U.S. Bank Visa® Card Can Help You Gain *Practical Money Skills for Life***

Congratulations. You have taken the first step to making yourself smarter about credit and managing one of your most precious resources – your money. U.S. Bank is honored to partner with the IEEE to offer a card program that benefits IEEE every time you make a purchase. But our commitment doesn't end with offering a card. We also care about your financial health.

Let's start with the financial tool that has brought us together – a credit card. Using a credit card can be a big responsibility. While it has many benefits, misuse can create problems if you don't take it seriously and manage it properly. Credit is and will continue to play an integral role in our society. So, it makes sense to continue to learn how to use it wisely and position yourself for a healthy financial future.

From budgeting to saving and investing, U.S. Bank and Visa are committed to providing guides to help with money management through every stage of life. To help today's consumers of all ages become financially savvy, Visa has partnered with leading consumer advocates, educators and financial institutions to launch a national program to improve the nation's financial skills -- *Practical Money Skills for Life* at [www.usbank.practicalmoneyskills.com](http://www.usbank.practicalmoneyskills.com). The site is loaded with timely tips and financial guides that are designed to give you the power to take control of your financial situation.

Do you want to create a budget? The site provides information on budget planning including downloadable tools to track your income and expenses, and it even includes an entertainment and holiday/travel budget calculator. Are you expecting a major life change, such as a marriage, new baby or retirements? Several tools and calculators cover key life events including, heading for college, buying a home, having a baby, marriage and retirement. The site also offers a quiz to help you measure your financial strengths and weaknesses.

If your primary concern is managing your credit card wisely, *Practical Money Skills for Life* devotes an entire section to credit cards with topics including the wise use of credit, assessing your credit history and reading your credit card statement accurately. Equal weight is given to identity theft and security information, providing you with information on federal protections and privacy regulation.

Whatever stage of life you are in, visit the *Practical Money Skills for Life* website at [www.usbank.practicalmoneyskills.com](http://www.usbank.practicalmoneyskills.com) to help you understand and manage your finances wisely.

If you are interested in the IEEE Visa card program, please visit <http://www.usbank.com/IEEEpromo> to learn more.