

Trouble With Cash Flow?

There never seems to be enough – either cash or time to manage it properly. Here are some tips that may work for you. Whether your difficulty is in finding a financial institution that you can trust (one that's consistent with your beliefs and meets your needs) or if you are simply having difficulty managing your cash flow month by month.

The Knights of Columbus in the Twin Cities Metro area has a strong relationship with the Minnesota Catholic Credit Union. Any Knight from any council in the Archdiocese is eligible for membership in the credit union (this includes family and household members). They provide a variety of services, often with lower costs than what you will find at banks or other credit unions. The Minnesota Catholic Credit Union has partnered with other Credit Unions to provide members with a full range of mortgage services and loans, including car loans. They offer savings and checking accounts and a full range of online banking options with 24-hour telephone banking services.

A number of Knights of Columbus councils already use the Minnesota Catholic Credit Union for their checking and savings accounts because they appreciate the personalized service and the fact that it's Catholic. For more information, visit their website at <http://www.mncathcu.com>, or call (763) 354-2826.

How about month-by-month cash flow? Information is empowering. Start by really understanding where you're at. What's coming in, what's going out. There is help available in managing your cash flow on a monthly basis. To obtain your "The Way to Financial Freedom – Cash Flow Template" go to www.donkramer.com and click on the MANAGE CASH FLOW button on the left. Save the file as an Excel file on your computer and modify it to fit your needs. You can do an annual cash flow sheet and then adjust it for monthly use. Don't let a trickle of debt escalate into a tidal wave!

May God bless you and your family.

Don Kramer, K of C Field Agent 763-566-0401