



Past Monthly Articles

[Beating Holiday Financial Blues](#)

Holidays are often an exciting time of the year. Spending time with family, enjoying time off work, and celebrating with family traditions are enjoyable activities. However, the holidays can also represent added stress due to the crunch on your wallet.

It is hard to look forward to a holiday, if you are worrying about how to pay for it. Have you stressed about how to provide a fun experience for children without breaking the bank? Decorations, gifts, and food expenses add up quickly.

[Steps to Avoid a Financial Disaster in College](#)

Investing the time, effort and financial resources to acquire a college education can be one of the best investments in one's life. Yet, it is easy to find a nearly unending series of stories about rising tuition costs, increasing student loan balances and the lack of job opportunities for new graduates. Which of these points of view are correct? As it turns out, both can be reality and a student's choices often influence which of these experiences will be their reality.

[What's Your Score? Important Changes to Credit Scores and Reporting](#)

Credit scores play an important role in your financial life. Not only is a good score essential for obvious financial events like qualifying for a loan or getting a credit card, but also for the less obvious like obtaining cell phone service, renting a car, or perhaps even getting a job. Two important changes to credit scoring occurred in April that could benefit you.

[15 Savings Techniques for 2015](#)

Each year, many of us make optimistic New Year's resolutions. Though well-meaning, we tend to abandon them in a few weeks. One way to be more successful is to create an achievable plan. Savings isn't just about putting money in the bank; it can be accomplished in many ways, all of them helpful to the individual. This list of money saving techniques is broken into three distinct styles of savings: (1) restricting purchases to prioritize need rather than want, (2) reserving money for later, and (3) reducing the cost of needed items bought.

[Is College Still a Good Investment?](#)

You may have heard that student loans now top a trillion dollars or that the total amount of student loan debt surpasses the total amount of credit card debt. These numbers can be off-putting and may have you questioning whether college is still a good investment.

[How to Build an \\$1,000 Emergency Fund in 10 Months](#)

Do you have \$1,000 set aside for emergencies? If you already do, you could probably use another \$1,000 in that account. Experts recommend keeping at least three months expenses in a reliable, liquid account – though even an extra \$1,000 can be a life-saver. But finding \$1,000 to save is not always easy. That's why we've put together this 4-step plan on how to save \$1,000 in 10 months.

[Test Your Credit Score Knowledge with CreditScoreQuiz.org for a Chance to Win \\$500](#)

CreditScoreQuiz.org is an informational tool developed by the Consumer Federation of America (CFA) and VantageScore Solutions. The two organizations developed the credit score quiz and website to increase consumer knowledge about credit scores and how to improve them.

[Personal Finance Tips for Spring](#)

Spring is great time of year to take a fresh look at your finances to see if any spring cleaning is needed. Here are few simple rules to follow that can help ensure that your personal finances are ready to bloom this summer.

[Saving at Tax Time](#)

Do you spend weeks eagerly anticipating your tax refund? When the money finally comes in, it is gone tomorrow? Many people view tax refunds as unplanned bonuses. They see the money as a gift from the government, to use for splurges or treats. A tax refund provides the opportunity to improve your financial situation. This article provides information on:

- Tips to get the most value from your tax refund
- Use your refund to buy U.S. Savings Bonds
- Downloadable tax time one-pagers

[After Holidays Buyer's Remorse](#)

Have you heard the term "holiday buyer's remorse?" This malady often appears sometime during January to June and occurs from placing too many holiday activities and gifts on credit cards. One Montanan shared, "When summer arrives I am still paying for all those gifts I bought last December. It's down-right depressing." If this sounds like you, why not make a New Year's resolution that you are not going to repeat this experience during 2014 and end up with the same stressful pressures when 2015 arrives.

Montana First Time Homebuyers Savings Accounts

Are you saving money for the purchase of your first home? “If so, you should be aware that Montana allows you to have a special savings account to pay for eligible home buyer expenses and receive a reduction in your Montana state income taxes,” says MSU Extension Family Economics specialists. The maximum amount that can be used to reduce Montana taxable income, however, is limited to \$3,000 annually for each taxpayer.