



OFFICE OF THE  
**Arizona State Treasurer**



**EILEEN I. KLEIN**  
TREASURER

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**TREASURER ANNOUNCES SMART MONEY RESOLUTIONS FOR 2019**

PHOENIX, AZ – With the holiday shopping season wrapped up, Arizona Treasurer Eileen I. Klein announced today a list a smart money resolutions Arizonans should consider as they look ahead to financial success in the new year.

“Some people procrastinate in the new year when it comes to their finances and that can be detrimental,” Treasurer Klein said. “Taking sound fiscal steps in late December/early January can put you in a much better financial position for all of 2019,” Klein added.

Acting as Arizona’s banker, the State Treasurer executes all state payments, manages the state’s cash flow, and encourages constituents to practice sound financial management. To get your finances off on the right track in 2019, consider making some of these smart moves as soon as possible:

- Establish and start contributing to an emergency fund; your goal should be to have 3-6 months of living expenses set aside in case of a job loss or health issue.
- Pay down credit cards starting with the highest-interest rate card first; paying off an 18% interest card will beat the return you can get on nearly any investment.
- Contribute to a 401K retirement plan at work; contributions are tax-deferred and many company’s match contributions which essentially amounts to free money for you.
- Create and follow a budget; many free apps and websites keep your financial information secure and allow you to track spending by category.
- Automate your savings through payroll deductions to ensure you never skip a month.
- Gain more financial literacy by reading a book on prudent financial management.
- Check your credit report for inaccuracies; it’s free once a year at [annualcreditreport.com](http://annualcreditreport.com).

“It takes courage to implement some of these money resolutions but the rewards of seeing yourself in a stronger financial position in 2019 are well worth it,” Klein said.

Treasurer Klein is available to meet with the media on this important early 2019 topic. Contact above.

**About the Arizona Office of the State Treasurer**

The Treasurer has more than \$15 Billion in assets under management and stewards the cash management of Arizona’s \$40 Billion state budget. Eileen I. Klein is the 35<sup>th</sup> Treasurer of Arizona.