GOAL 12.0 **BETTER MONEY MANAGEMENT**  
Goal 12.1 Setting Goals  
Goal 12.2 Figuring Net Worth  
Goal 12.3 Improving Recordkeeping  
Goal 12.4 Budgeting  
Goal 12.5 Cutting Expenses  
Goal 12.6 Choosing and Managing a Checking Account  
Goal 12.7 Credit-Learning How to Get It and Keep It  
Goal 12.8 Getting A Loan  
Goal 12.9 Buying and Financing a Home or Car  
Goal 12.10 Moving Toward Financial Security  
Goal 12.11 Investments  
Goal 12.12 Sources of Help and Information  
Goal 12.13 Self-Assessment Section--The Big Picture  
Goal 12.14 Tips for Reducing Stress  
Goal 12.15 Time Management Tips  
Goal 12.16 Making Time for Free Time  
Goal 12.17 Scheduling Your Time  
Goal 12.18 Lifestyle Changes  
Goal 12.19 Nutrition  
Goal 12.20 Relaxation Exercises  
Goal 12.21 Alcohol & Other Drugs  
Goal 12.22 Sources Of Help  
Goal 12.23 Planning to Manage Stress  
Goal 12.24 Commitment to Change