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