


# FINANCIAL LITERACY MONTH

**FIRST CITIZENS**  
STATE BANK

## Blackout BINGO



<p>Create a monthly _____ to track your _____ and expenses.</p>	<p>Keep your debt-to-____ ratio below ____% to maintain financial health.</p>	<p>Start building an _____ savings fund for unexpected expenses.</p>	<p>Pay _____ first by saving a portion of your income before spending.</p>	<p>Check your _____ regularly.</p>
<p>Understand the difference between _____ and wants.</p>	<p>Avoid _____-interest debt like payday loans.</p>	<p>Set financial _____ and track your progress toward them.</p>	<p>_____ before making big purchases, like a car or home.</p>	<p>Use cash-back or rewards _____ to earn bonuses for spending.</p>
<p>Invest in your _____ with _____ savings like a 401(k).</p>	<p>Know how to read your bank _____ and identify any hidden fees.</p>		<p>Look for ways to _____ unnecessary subscriptions or memberships.</p>	<p>_____ around for insurance and compare _____ before committing.</p>
<p>Understand the difference between _____ debt (like student loans) and _____ debt.</p>	<p>Avoid _____ buying by making shopping lists.</p>	<p>Review your credit card statement each month to avoid _____.</p>	<p>Start investing _____ to take advantage of compound _____.</p>	<p>Be _____ of “Get Rich Quick” schemes.</p>
<p>Set up _____ savings to ensure you are consistently putting money aside.</p>	<p>Pay _____ on time to avoid late _____ and damage your credit score.</p>	<p>Save for major _____ like vacations or home repairs in advance.</p>	<p>Use different _____ for different account logins.</p>	<p>Teach children to save by using a _____ jar for savings.</p>

Fill in the blanks (front or back), bring your card to any First Citizens State Bank location and be entered to win a prize! More details on the back...

# Blackout BINGO

1. Check out our Facebook & Instagram pages, listen to our ads on 104.5 WSLD, and visit our website, [www.firstcitizensww.com](http://www.firstcitizensww.com), to find financial tips and fill in the blanks.

2. Complete your card, including your name and contact info, and submit it at any First Citizens State Bank location by Wednesday, May 7.

3. Be entered to win a prize!

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Let us know! Where did you find your answers for the tips?  
\_ FB/IG \_ Radio \_ Website \_ In Person

## FINANCIAL TIPS

1. Create a monthly \_\_\_\_\_ to track your \_\_\_\_\_ and expenses.
2. Keep your debt-to-\_\_\_\_\_ ratio below \_\_\_\_\_% to maintain financial health.
3. Start building an \_\_\_\_\_ savings fund for unexpected expenses.
4. Pay \_\_\_\_\_ first by saving a portion of your income before spending.
5. Check your \_\_\_\_\_ regularly.
6. Understand the difference between \_\_\_\_\_ and wants.
7. Avoid \_\_\_\_\_-interest debt like payday loans.
8. Set financial \_\_\_\_\_ and track your progress towards them.
9. \_\_\_\_\_ before making big purchases, like a car or home.
10. Use cash-back or rewards \_\_\_\_\_ to earn bonuses for spending.
11. Invest in your \_\_\_\_\_ with \_\_\_\_\_ savings like a 401(k).
12. Know how to read your bank \_\_\_\_\_ and identify any hidden fees.
13. Look for ways to \_\_\_\_\_ unnecessary subscriptions or memberships.
14. \_\_\_\_\_ around for insurance and compare \_\_\_\_\_ before committing.
15. Understand the difference between \_\_\_\_\_ debt (like student loans) and \_\_\_\_\_ debt.
16. Avoid \_\_\_\_\_ buying by making shopping lists.
17. Review your credit card statement each month to avoid \_\_\_\_\_.
18. Start investing early to take advantage of compound \_\_\_\_\_.
19. Be \_\_\_\_\_ of “get rich quick” schemes; there’s no substitute for knowledge and patience.
20. Set up \_\_\_\_\_ savings to ensure you are consistently putting money aside.
21. Pay \_\_\_\_\_ on time to avoid late \_\_\_\_\_ and damage to your credit score.
22. Save for major \_\_\_\_\_ like vacations or home repairs in advance.
23. Use different \_\_\_\_\_ for different account logins.
24. Teach children to save by using a \_\_\_\_\_ jar for savings.