

# Prepaid Debit Card Management 101



## How is a **NetSpend™** prepaid card different from a credit card?

With this FREE card, you add your own money before you can use it to purchase goods and services. There are no overdraft fees or late payment fees with this prepaid card. Also, you cannot overspend and be charged interest on this card.

The **NetSpend™** Prepaid Card offers great benefits:

No Credit Check – 100% Approved

No Minimum Balance

No Sign-Up or Activation Fee

You and a friend will each get a \$20.00 bonus when you activate and fund your new **NetSpend™** Card with at least \$40.00.

Get your **FREE NetSpend Card** at:

<https://mynetspendcard.com/prepaid-debit-card/applyNow.m?uref=2194925708>

## How to find funds within your existing budget to build your **NetSpend™** Debit Card balance

Establish this card as an emergency source for yourself and build it gradually to an amount you determine. Here is a realistic approach to finding funds within your existing budget to complete your first deposit to your prepaid card.

Basically if you are willing to skip one or two fast food meals each week, you will easily build your card balance. On average, the daily amount spent on a “fast food” day is \$14 to \$16.

To determine your own average spending, you will need to complete a **Fast Food Management 101 Worksheet**.

Visit us at: <http://www.ur-ready-4-success.info/worksheet-s--sample-letters.html>

Simply click the link to download a worksheet.

The goal is to recognize then apply your real-time savings to your new debit card once you determine what your existing spending habits are.

