

Money Management Resources

With the busy lifestyles many women lead, maintaining good money management habits can sometimes get lost in the shuffle. But it's important to allocate appropriate time to ensure that you are moving ahead toward your goals.

Sometimes managing money can seem overwhelming: a family budget to balance; retirement and investment portfolios to monitor; college funds and other major expenditures to plan for. How can a busy woman get her head around all this, let alone keep everything under control?

And what about big decisions that involve enough “what if” scenarios to set the heads spinning of even the Suze Ormans of the world? Should I refinance my home? How much should I save each month toward the children's education, or how do I know if there's enough in my retirement nest egg?

Fortunately, today's technology provides resources, from online banking tools to general and specialized financial Web sites, that can help you easily organize financial data and get the big picture.

Online Financial Calculators

Maybe you're looking for insight into issues like whether your retirement plan is on track, or how much your monthly principle and interest payment would be for a home of a given price. Free, specialized calculators are available online that can help you crunch the numbers quickly. For some examples, check out the York Traditions Bank financial calculators at http://www.yorktraditionsbank.com/resources_calculators.asp.

Online Investment Portfolios

Want to test some investment ideas without actually risking any money? It's your chance to shop, shop, shop without dropping a dime. Check out financial sites that have portfolio-tracking functions, like Yahoo! Finance or The Motley Fool. You can plug in and monitor stocks, mutual funds, and other hypothetical investments. “Buy” a little Disney, Apple, McDonald's, Jones of New York, Pier 1—the choice is yours!

You can even use historical data to look at where a portfolio would stand if you had bought a given mix of investments years ago. But remember—past performance is not necessarily indicative of future results.



Online Banking Services

Many women just use online banking to check their balance from time to time. But you can do so much more—like transferring funds among accounts or paying bills. The York Traditions Bank suite of online services allows you to monitor a variety of accounts, including checking, savings, loans, and some investment products.