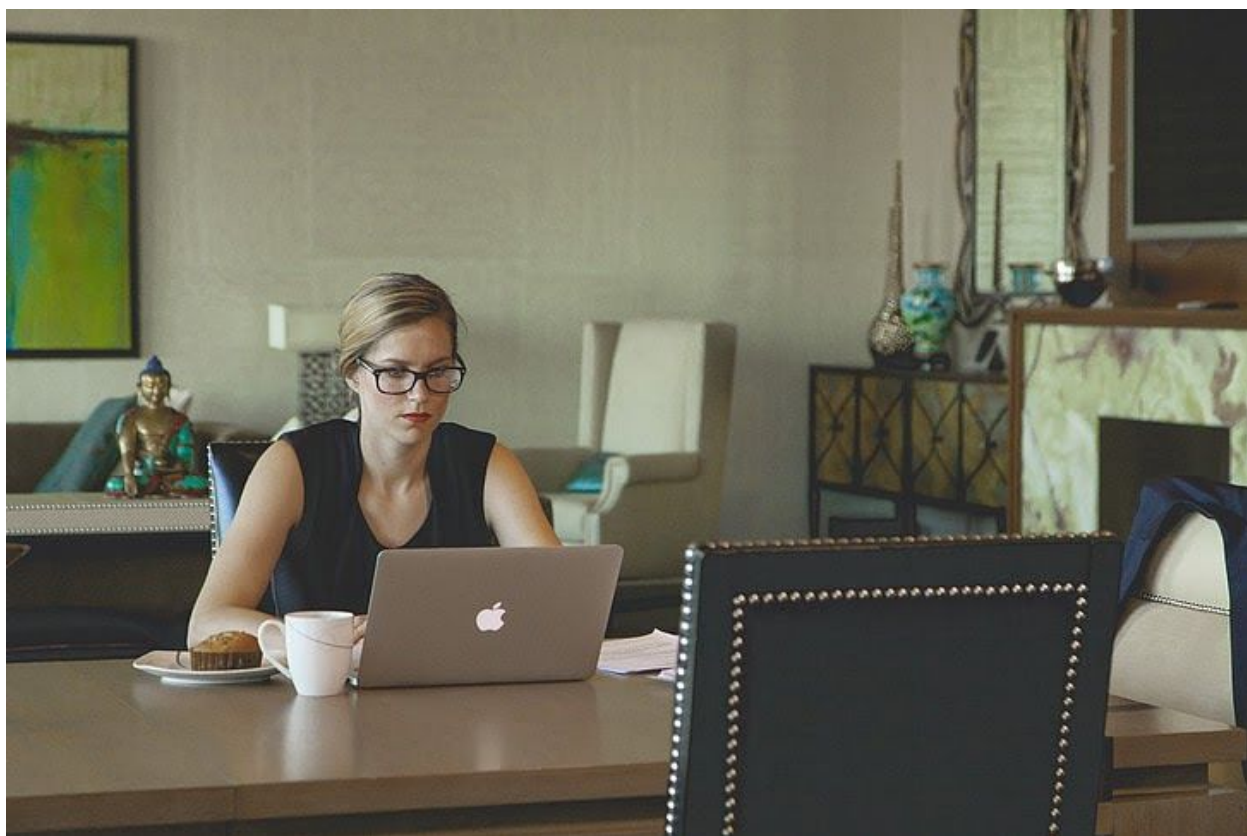


3 Panic-Free Ways to Cope with Unexpected Costs



No matter how prepared you are, life can throw some unexpected financial curveballs from time to time. The good news is there's no reason to panic. With a little help from the sidelines, you can catch those curveballs with ease.

You're the type of person who plans your spending, and you know exactly what's flowing in and out of your wallet. Everything's on track.

But just like the seasons, sometimes life brings in a little extra rain: The knocking in your engine that turns into a car repair bill or the latte you almost caught before it hit your keyboard.

Fortunately, there are many ways to shelter yourself from financial storms when they appear on the horizon. Here's a look at some of the more popular options.

Credit cards

Plastic can come in handy in a variety of emergency situations, whether it's smoothing over a mix-up at the airline counter or an unexpected visit to the dentist. For those with an incurable wanderlust, credit cards offering emergency travel assistance are a must.

With benefits like 24-hour customer assistance, travel insurance, theft protection and more—your credit card can be your best friend overseas.

The key with credit is to not let exorbitant interest rates get the best of your wallet. Unless you can pay off the balance in full every month, interest rates of 20% or more can create their own minor crisis when the bill arrives.

Savings accounts

Nothing feels quite as good as socking away some cash, whether it's for a new car, emergency living expenses or your child's education. Even better, by

parking your money in an interest-bearing savings account, the power of compound interest will grow your money over time.

However, in today's wavering economy, some financial experts advise against using your savings to pay for extra expenses—that is, until you have at least six to eight months of living expenses set aside.

Debt consolidation loans

If that extra expense has made your finances look a little more chaotic, debt consolidation loans can be a breath of fresh air. Instead of having to wrap your head around multiple payments to different lenders every month, you can wrap everything up into one simple low-interest payment.

A GE Money debt consolidation loan is designed for busy people like you, offering a smart fixed rate of 11.99% (comparison rate 13.21%^) and payments that can be customized to your individual needs. It's easy to apply, and with funds usually available within one to two days of approval, you don't need to wait. Find out more and apply online.

So, no matter what life throws at you, let these panic-free ways of coping with unexpected costs get you through the storm.