



# A Blueprint for Your Budget

Chase's new credit-card tool can actually help you save money.

By Joan Goldwasser

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JPMorgan Chase wants to tap into the new frugality with a set of tools designed to help consumers pay down debt the smart way. The Blueprint feature, available on four Chase cards, includes four tools:

**Full Pay** lets you specify which of 13 spending categories, including groceries, gas, dining and entertainment, you want to pay in full each month (you can cap the total amount). Chase separates those purchases from the rest of your spending, and you pay no interest on them even though you carry a balance. If you were to charge \$1,000 each month for a year and designate \$500 each month to Full Pay, you'd save \$408, according to Chase.

**Track It** lets you view your expenditures in 25 categories online. You can also see how your spending measures up against the amounts that you budgeted for certain categories. It's a nice, albeit basic, feature; Discover and Wells Fargo cards offer similar tools.

**Split** shows you how much it will cost to pay off a large purchase when you specify a number of months or a monthly payment.

**Finish It** computes the monthly payment (including interest) you'll need to make to pay off your entire balance within a given time period, excluding any new purchases.

Blueprint is not a comprehensive program — we prefer online sites, such as Mint.com, for managing your budget. But it can help you figure out where your cash is going, particularly if you use only one credit card. And anytime a tool can shave dollars off your interest payments, it's worth a look.