

BETTER BUDGET TIPS

BUDGET BASICS

If you don't know where to start, there are a number of free online budget tools. [Find a list here.](#)

Develop a worksheet to track how much money is coming in and going out each month. Then, decide what the priorities are for your leftover cash after all necessary expenses are paid.

*"A Budget is telling your money where to go instead of wondering where it went."
- Dave Ramsey*

BUDGET REMINDERS

Some of the most often forgotten budget items are annual subscriptions, club memberships, gifts, car maintenance, salon visits, doctor visits, landscaping, pet expenses and emergencies. Don't forget to add a monthly estimate for these items.

If you are making a big purchase, don't buy on impulse. Take a few days to check your budget to make sure you can afford it.

*"My problem lies in reconciling my gross habits with my net income."
- Errol Flynn*

BUDGET BONUSES

Aim to save up to 10 percent of your income just for you. Put away a "fun" fund and let it be your reward for making and sticking to a budget.

If you get a promotion or a bonus at work, only rely on half of it for your existing budget and put the other half towards savings. You'll have money for unexpected expenses in the future, helping you to never go over your budget.



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