

TOP 10 BUDGET BUSTERS

01 REOCCURING EVENTS

Christmas comes every year, but people still forget how much they spend. Open a Christmas Club account and save a little every pay to avoid debt after the holidays.

PAYING FEES

Late fees can be your budget's worst nightmare. Debit cards are convenient, but if your bookkeeping is inaccurate, it can cost you a fortune in fees.

02

03 IGNORING MONTHLY BILLS

How long has it been since you reviewed your bills? Do a bi-annual review of your monthly bills to update your needs and save money at the same time.

BUYING TOO MUCH HOUSE

Your basic housing expenses should be no more than 28% of your pre-tax income. If its more than 40%, you're more likely to run into financial trouble.

04

05 GROCERY SHOPPING

To reduce your grocery bill, make a list and stick to it. Try to reduce your number of grocery trips as well. More time in the store, means spending more money.

UNPLANNED ENTERTAINMENT

Start a family fund. By depositing a small amount of cash each payday, you'll be able to enjoy your favorite activities without breaking your bank.

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07 EATING OUT

Pizza: \$15 per week. Work lunches: \$35. It adds up to \$2,600 a year on food. Track the actual amount you spend eating out and develop a goal to eat in a little more.

PAYING INTEREST

If you're carrying a balance on your credit cards, you're throwing money away. Develop a realistic spending plan to reduce your debt and reach your goals.

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09 IGNORING THE LITTLE THINGS

Most people don't think about the "little things" they spend on. Specialty coffee, massages, manicures, and magazine purchases can add up to over \$600 per year.

EMERGENCY FUND

Set up an automatic payroll deduction to deposit a small amount into savings every payday. Don't wait for disaster to strike. Start your emergency fund today!

10