

Budgeting & Money Management

1. Track Your Expenses - Know where your money is going each month.
2. Create a Budget - Plan how much to spend on essentials, savings, and fun.
3. Prioritize Saving - Set aside money for emergencies and future goals.
4. Reduce Unnecessary Spending - Cut back on impulse buys and subscriptions you don't use.
5. Pay Bills on Time - Avoid late fees and build good credit habits.
6. Start an Emergency Fund - Save at least 3-6 months of living expenses.
7. Use Cash or Debit for Small Purchases - Helps you stay within budget.
8. Pay Off Debt - Start with high-interest debt and work your way down.
9. Invest in Your Future - Learn about retirement savings options like 401(k) or IRAs.
10. Get Financial Advice - Consult experts for budgeting and investment planning.