

REDUCE STRESS WITH A SIMPLE SPENDING PLAN AND EARN INTEREST***

"A budget is telling your money where to go instead of wondering where it went."
— John C. Maxwell

START BY ORGANIZING YOUR EXPENSES INTO THE 3 CATEGORIES BELOW AND FOLLOW THE STEPS

1. FIXED This is the no surprises category

Maintain the existing primary bank account where income is deposited



- rent or mortgage
- car payment
- phone
- internet
- insurance

2. DAY-TO-DAY Happens frequently with varying amounts

Set up a separate checking account and automatic transfers to get money out of the primary account

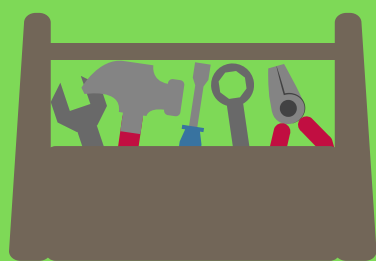


- groceries
- gas
- coffee
- lunch

TIP: USE PAST BANK AND CREDIT CARD STATEMENTS TO GET GENERAL AMOUNT

3. RANDOM AND NON-RECURRING It's coming but you don't always know when

Set up separate high yield savings accounts and automatic transfers



- car repairs and registration
- home repairs
- emergency fund
- vacations and gifts
- clothing

TIP: CREATE MEANINGFUL NICKNAMES FOR EACH ACCOUNT TO MOTIVATE AND REINFORCE (HAWAIIAN VACATION IS MORE POWERFUL THAN ACCT#987654321)

*****EARN INTEREST ON "OUT OF SIGHT OUT OF MIND" MONEY UNTIL YOU NEED IT**

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