

Build a budget and feel good about your finances



A budget is a guide to spending your money. Use a budget to lay out your expenses, as well as your short-term and longer-term financial goals.

Get peace of mind

When you create a budget, and stick to it, you can reduce the stress of understanding your finances. Knowing where all your money is going, and planning for all your financial needs and goals, will allow you to better prepare for the future. You can also use your budget to see where you could potentially be saving more.

Put your money to work

Lay out the bills you must pay, the costs for your regular expenses, fun activities and your goals – like retirement – in your budget.

- **Set goals**

A budget is the perfect way to create goals for your money. Paying off your credit card or school debt, creating an emergency fund, a vacation and your retirement savings goals all belong in your budget.

- **Stick to your financial plan**

Make a date with yourself to update your budget regularly. Compare your budget with your actual expenses to make sure you're on track. If your budget and expenses don't match up, adjust your spending to better meet your goals.

There's a way for you to budget, no matter how you like to work

- ➔ Mobile apps and online tools
- ➔ Spreadsheets that are available online
- ➔ Good old fashioned pen and paper works too!

Life's brighter under the sun



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