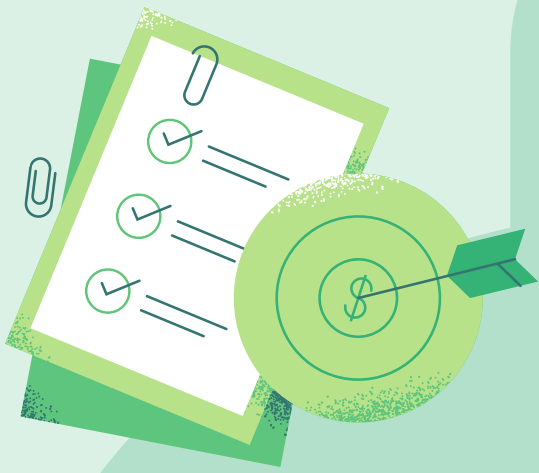


# Maintaining Your Budget:

*Creating Good Financial Habits*



## Reevaluate Your Budget



- Yearly
- When income changes
- When adding an expense
- After a debt has been paid off
- When setting a financial goal
  - e.g.: Saving for a house or car

## Prioritize Your Spending

Decide where you can cut spending or give extra:

- e.g.: Save on food expenses by cooking rather than eating out. Then use this extra to pay more on a monthly payment. This will save on interest and provide a faster payoff.



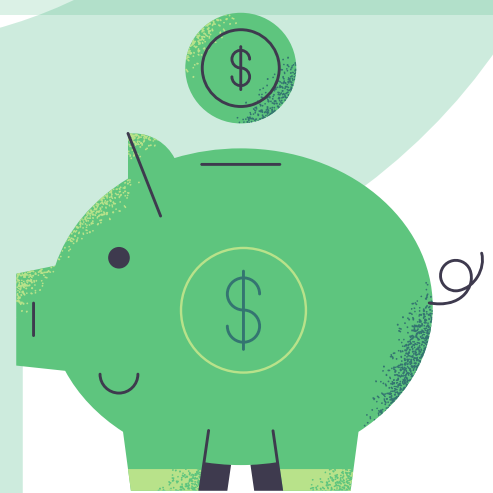
## Good Credit Habits



- Make regular payments
- Pay more than the minimum
- Consider using a credit card specifically for a monthly expense, such as gas, then pay that off every month.
- Don't charge more than you can afford
- Be mindful of how often you open new debt

## Boost Your Savings

- Try a monthly savings challenge
- Move portion of savings to a high interest savings account
- Use credit card points toward bill
- Move the remaining cents from everyday purchases into a savings account



## Celebrate Meeting Financial Goals

- Paying off an item
- Savings reaching a certain amount
- Credit score increasing
- Taking a dream vacation (stress free)
- Feeling financially secure

