

5 BUDGETING HACKS TO CREATE YOUR OWN MAD CASH STASH

The 50/20/30 Budget



BE YOUR OWN BOSS

Your money goals need to be SMART (specific, measurable, achievable, realistic and time-limited), but most of all they need to be your OWN goals. Establishing your own rules, like saving 10% of each paycheck, helps you stick to it and achieve your goals.

BUILD A MASTER PLAN

Life comes at you fast. Holidays, vacations, and the start of each semester can be a bumpy start to a new budget. Plan ahead and adjust your budget to "expect the unexpected". Whether it's a flat tire or a trip to the ER, careful planning can help you alleviate future money stress.



INVESTIGATE YOUR HABITS

Examine your spending habits by simply sorting and organizing your bills and receipts. Not only does this come in handy if you need to dispute a bill, but you can also use it to identify areas for improvement. Don't be shy, take a look at where your cash stash goes. You might be surprised!

YOU'RE UNIQUELY YOU

Comparing your money habits to others isn't a path to happiness or success. Do what's best for YOU and if a credit card is an essential part of your plan, then make smart money moves with it. Be diligent, responsible, and build credit wisely to protect your future.



DON'T FORGET TO HAVE FUN!

Budgeting is important, but so is making sure you're enjoying life. Remember, your budget isn't a burden, it's an ally that is protecting your future. Play nicely within your budget and don't forget to have fun.



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