

Conclusion

- Budgeting
- Tips on Saving (emergencies, holidays, etc.)
- Incentives to Save

FOCUS * PROGRESS * MANAGEMENT * CONTROL

BI-WEEKLY BUDGETS

| Paycheck #1 | INCOME | EXPENSES |
|------------------------------------|--------|----------|
| OCTOBER 6TH | 1500 | |
| NOVEMBER Rent | | |
| Phone DUE OCTOBER 28TH | | |
| Food | | 200 |
| Entertainment | | 200 |
| CREDIT CARD Bills DUE OCTOBER 10TH | | 600 |
| Utilities DUE OCTOBER 15TH | | 200 |
| Savings | | |
| TOTAL | | 1200 |
| SUMMARY | 300 | |

| Paycheck #2 | INCOME | EXPENSES |
|------------------------------------|--------|----------|
| OCTOBER 20TH | 1500 | |
| NOVEMBER Rent | | 1200 |
| Phone DUE OCTOBER 28TH | | 200 |
| Food | | 200 |
| Entertainment | | 200 |
| CREDIT CARD Bills DUE OCTOBER 24TH | | 400 |
| Utilities DUE OCTOBER 15TH | | |
| Savings | | |
| TOTAL | | 2200 |
| SUMMARY | -300 | |

Budget Exercise

| Paycheck #1 | INCOME | EXPENSES |
|------------------------------------|--------|----------|
| OCTOBER 6TH | 1500 | |
| NOVEMBER Rent | | |
| Phone DUE OCTOBER 28TH | | |
| Food | | 200 |
| Entertainment | | 200 |
| CREDIT CARD Bills DUE OCTOBER 10TH | | 600 |
| Utilities DUE OCTOBER 15TH | | 200 |
| Savings | | |
| TOTAL | | 1200 |
| SUMMARY | 300 | |

| Paycheck #2 | INCOME | EXPENSES |
|------------------------------------|--------|----------|
| OCTOBER 20TH | 1500 | |
| NOVEMBER Rent | | 1200 |
| Phone DUE OCTOBER 28TH | | 200 |
| Food | | 200 |
| Entertainment | | 200 |
| CREDIT CARD Bills DUE OCTOBER 24TH | | 400 |
| Utilities DUE OCTOBER 15TH | | |
| Savings | | |
| TOTAL | | 2200 |
| SUMMARY | -300 | |

SHARE IDEAS/Q&A

| Paycheck #1 | INCOME | EXPENSES |
|------------------------------------|--------|----------|
| OCTOBER 6TH | 1500 | |
| NOVEMBER Rent | | |
| Phone DUE OCTOBER 28TH | | |
| Food | | 200 |
| Entertainment | | 200 |
| CREDIT CARD Bills DUE OCTOBER 10TH | | 600 |
| Utilities DUE OCTOBER 15TH | | 200 |
| Savings | | |
| TOTAL | | 1200 |
| SUMMARY | 300 | |

| Paycheck #2 | INCOME | EXPENSES |
|------------------------------------|--------|----------|
| OCTOBER 20TH | 1500 | |
| NOVEMBER Rent | | 1200 |
| Phone DUE OCTOBER 28TH | | 200 |
| Food | | 200 |
| Entertainment | | 200 |
| CREDIT CARD Bills DUE OCTOBER 24TH | | 400 |
| Utilities DUE OCTOBER 15TH | | |
| Savings | | |
| TOTAL | | 2200 |
| SUMMARY | -300 | |

Tips On Saving To Build A Rainy-day Fund

- | |
|---|
| 1. Split the rent between paychecks |
| 2. Move bill due dates |
| 3. Split bills between paychecks |
| 4. Debt Management |
| 5. Create a two-week budget to make room for Saving |

Alternate Budget

| Paycheck #1 | INCOME | EXPENSES |
|------------------------------------|--------|----------|
| OCTOBER 6TH | 1500 | |
| NOVEMBER Rent | | 600 |
| Phone DUE OCTOBER 28TH | | 100 |
| Food | | 200 |
| Entertainment | | 100 |
| CREDIT CARD Bills DUE OCTOBER 10TH | | 200 |
| Utilities DUE OCTOBER 15TH | | 100 |
| SAVINGS | | 200 |
| TOTAL | | 1500 |

| Paycheck #2 | INCOME | EXPENSES |
|------------------------------------|--------|----------|
| OCTOBER 20TH | 1500 | |
| NOVEMBER Rent | | 600 |
| Phone DUE OCTOBER 28TH | | 100 |
| Food | | 200 |
| Entertainment | | 100 |
| CREDIT CARD Bills DUE OCTOBER 24TH | | 200 |
| Utilities DUE OCTOBER 15TH | | 100 |
| SAVINGS | | 200 |
| TOTAL | | 1500 |

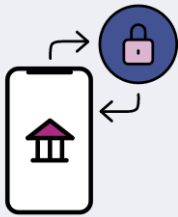
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3. Get rewarded

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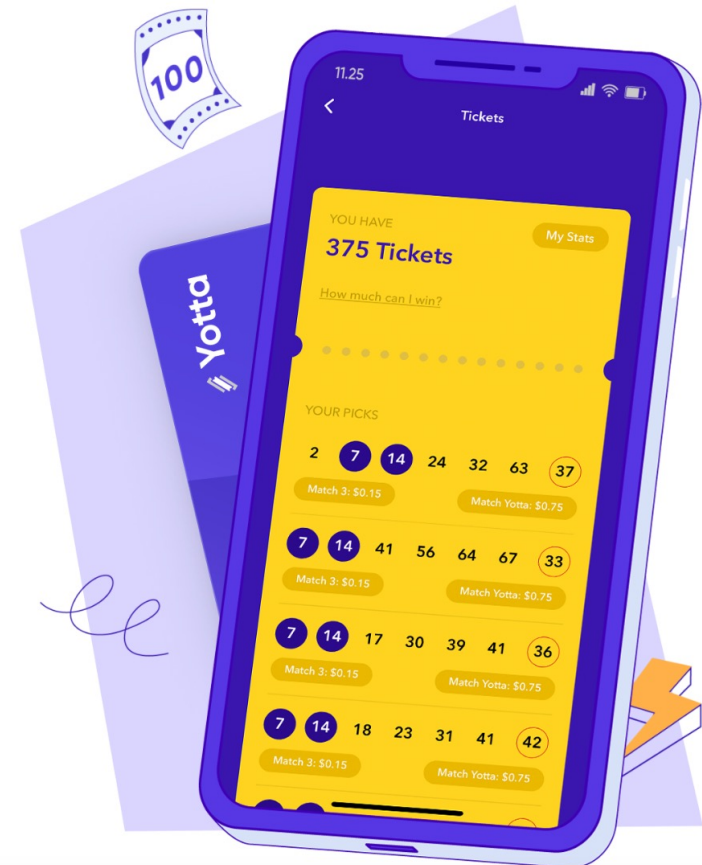
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