



Build a Basic Budget: *The Five-Step Spending Plan*



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Seminar objectives...

- Understand steps to set up spending plan
- Identify spending leaks
- Track spending, find ways to save
- Set short- and long-term financial goals
- Audit progress, revise goals
- Use financial tools to reach goals

Where are you now?

**Take the
One-Minute Financial Quiz**



Ask yourself: Do you...

- Spend more than you make?
- Live beyond your means?
- Pay yourself last?
- Charge items instead of saving for them?
- Think about an emergency fund, but fail to have one?
- Spend uncontrollably?



Benefits of managing money

- Free up time ⇒ Do things you enjoy
- Less stress ⇒ Better health
- Achieve goals ⇒ Satisfaction
- Greater control ⇒ Peace of mind



Set SMART financial goals

Specific

Measurable

Adjustable

Realistic

Time-Oriented

