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TIP SHEET

Five ways to get in Financial Shape

1. Create a budget – write down all of your income and expenses for one month.
2. Create a payment schedule for all the monthly recurring expenses. (water, heat, electric, sewer, garbage, phone, cable, internet, insurance, taxes)
3. Pay on highest interest credit cards first and as much as your budget allows.
4. Keep your extra expenses in check (vehicle gas, food, clothes, etc.)
 - Arrange your errands so they can be made in one trip.
 - Only buy the food that you'll eat for the week.
 - Ask yourself – do you want or need a new shirt? A want is not a necessity at this time.
5. Put a small amount of money away in a savings, Christmas club, or emergency fund.

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