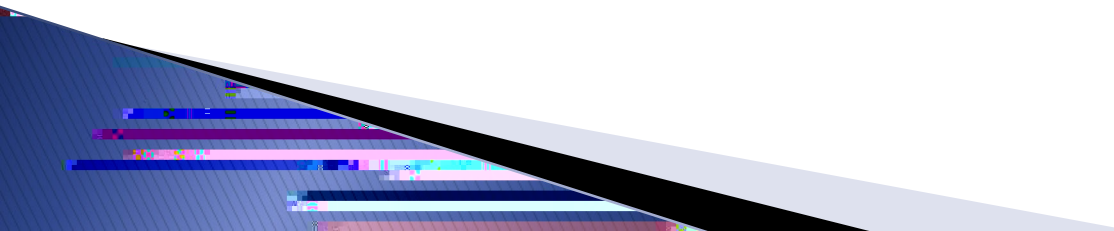


FINANCIALLY FIT

OSPREYS\$



: KHUH GR , 6WDU

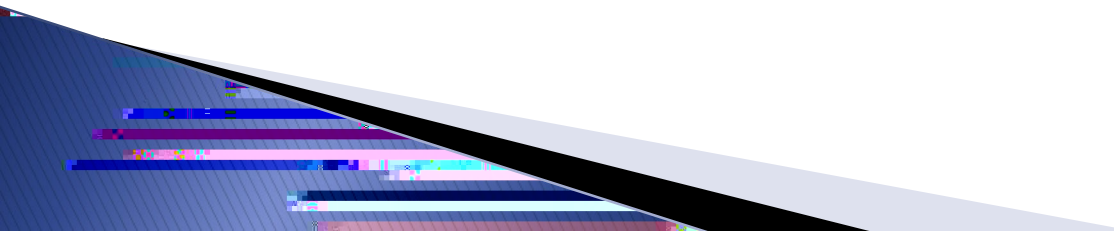
· Set Goals using SMART/Loebique:

· Specific

· Measurabl

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1. Control your spending
 2. Pay yourself first
 3. Use credit wisely
 4. Protect your identity
 5. Manage your risk & credit rating
- 

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- Create a budget to track your expenses and find out your monthly income so you have an idea of your disposable income
- Don't be afraid to adjust your budget until it meets all your needs
- **IMPORTANT** -- Consider what expenses are 'needs' and what expenses are 'wants'. Controlling your spending on 'wants' will increase your wealth and financial stability

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- Set up a savings account
- Have funds deposited automatically from your check; if you get a raise, try to deposit the full amount into savings
- Deposit birthday

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Emergencies can include:

- Accidents
- Automobile repairs
- Income changes

Meet these needs by creating an “emergency” savings fund

- You should have savings equal to 3-6 months worth of expenses.

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- Make a budget for no less than 1 month
- List all of your income sources—any and all money coming in
- List all of your expenses, starting with fixed expenses that don't fluctuate from month to month
- Don't forget to pay yourself and put money in savings
- Add variable expenses such as food
- What do you have left over? That's your disposable income—what are you going to do—spend or save?

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Not negotiable in
monthly budget

Can be adjusted to fit
monthly budget

2

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- For financial freedom, stability (and maybe wealth) it's a must!!!
- Remember to focus on your goals, not current wants
- Keep this thought in mind: One of Dave Ramsey's tips to wealth is "Frugal Today, Wealthy Tomorrow"

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