

Master Your Finances with These Budgeting Tips



→ Track Your Expenses

- Use an expense-tracking app, spreadsheet, or journal to monitor your spending.
- Categorize your expenses to identify areas where you can cut back (eating out, streaming services).
- Set a realistic budget for each category to stay on track.

→ Set Financial Goals

- Define short-term and long-term financial goals, such as saving for a vacation or a down payment for a home.
- Break down your goals into achievable milestones.
- Regularly review and adjust your goals as needed.