5 Steps for a Real-Life Budget

Take control of your hard-earned dollars. With a thoughtful plan, you're able to prepare for surprises, reduce money worries, and save. Start with these five steps:

1. **List and add up your total monthly income.**
2. **Write down all your monthly expenses.**
3. **Subtract monthly expenses from your monthly income.**
4. **Decide what to cut (if needed).**
5. **Track progress, then review and revise.**

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Fold on dotted lines and tape ends together.

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