5 Simple **Budgeting Tips**

We don't often think about our financial health when we consider our overall health, but it plays a significant role.

Here are 5 tips to help you improve your budgeting skills:

1. **Keep a balance sheet.** This will help you see exactly where your money is going. Track on paper, computer program, or mobile app—whatever works best for you.
2. **Make it a routine.** Carry around a small notebook or use a mobile app to track each income and expense. Transfer the information to your balance sheet daily or weekly.
3. **Figure out what you can save.** Now that you're tracking your money, determine how much you can save. It doesn't have to be a lot and can vary from month to month.
4. **Make adjustments.** It's your budget, so make changes as needed to help you achieve your financial goals.
5. **Envision your future.** Think about what you want your future to look like, and set goals. Use your budget to make necessary adjustments to achieve these goals.

Want more?

For more budgeting tips, visit **PacificSource.com/budgeting.**

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