

10 STEPS AND STRATEGIES TO BECOME MORE FINANCIALLY ORGANIZED

Set specific goals to pay off debt. Include how much and by when you want to have the debt paid off.



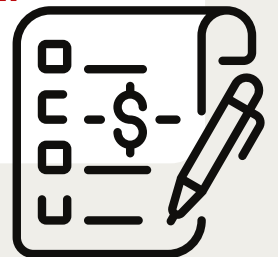
Write down all debt owed on sheets to track each month.



Have a list of exactly what you need to do before going to any store to save time and money.



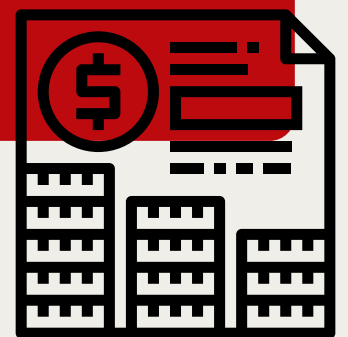
Get on a monthly budget to track revenues and expenses and monitor it once each week.



Each month, research ways to save money that works for you.



Track all money you have in checking and savings accounts at least once each week.



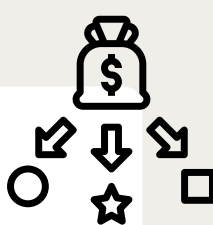
Create a meal plan each week and shop only for those foods that are on the plan.



Immediately begin and maintain an emergency fund.



Put in your calendar or planner a reminder at the end of each month to track your debt, budget, and savings totals.



When having celebrations and get-togethers, plan, in advance, and set a budget.

