

SIMPLE, FILLING MEALS TO MAKE AT HOME

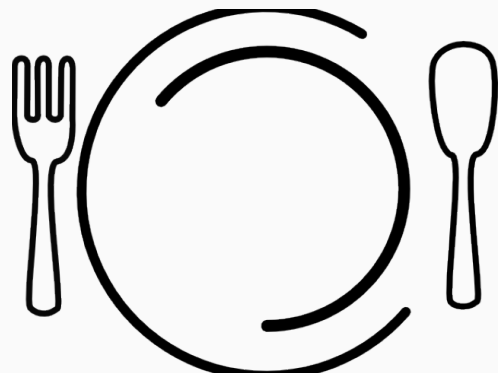


7 STEPS TO CREATE A SIMPLE BUDGET

- 1. CALCULATE YOUR WEEKLY/MONTHLY INCOME**
- 2. CALCULATE ALL OF YOUR MANDATORY MONTHLY EXPENSES**
- 3. ESTABLISH HOW MUCH YOU SPEND ON 'WANTS'**
- 4. SUBTRACT YOUR EXPENSES FROM YOUR INCOME**
- 5. TRY TO DECREASE THE AMOUNT OF MONEY SPENT ON YOUR 'WANTS' VERSUS YOUR 'NEEDS'**
- 6. SAVE OR INVEST A PORTION OF YOUR MONTHLY EARNINGS**
- 7. SET FINANCIAL GOALS EACH MONTH FOR THE UPCOMING MONTH**

FIRST STEPS TOWARDS FINANCIAL STABILITY...

- STAY FOCUSED ON THE BENEFITS FOR YOU AND YOUR END GOAL
- LIVE BELOW YOUR MEANS
- CUT 'WANTS' OUT OF YOUR BUDGET AND FOCUS ON THE 'NEEDS'
- DECIDE ON A PART OF YOUR EARNINGS THAT YOU WILL PUT AWAY AND SAVE
- SET FINANCIAL GOALS THAT YOU PLAN TO MEET MONTHLY
- START INVESTING YOUR MONEY IN HOPE OF GAINING MORE MONEY OVERTIME
- PLAN OUT EACH MONTHLY EXPENSE AND STICK STRICTLY TO YOUR PLAN



- EGGS & VEGETABLES
- SPAGHETTI & MARINARA SAUCE
- SOUPS & CHILIES
- GRILLED CHICKEN & VEGETABLES
- PANCAKES W/ FRUIT
- VEGETABLES & HUMMUS
- PEANUT BUTTER SANDWICHES & FRUIT
- MANY OF THESE MEALS CAN BE SERVED AS LEFT OVERS, CAN FEED YOU FOR SEVERAL DAYS, AND ARE QUICK TO MAKE.

COST SAVING TIPS FOR GOING TO THE GROCERY STORE

- COMPARE AND CONTRAST PRICES
ON ITEMS AT DIFFERENT GROCERY
STORES ONLINE BEFORE YOU
SHOP**
- FIND COUPONS/DEALS ON
GOODS THAT YOU WILL NEED**
- COME UP WITH A LIST OF
SPECIFIC ITEMS THAT YOU WANT
TO STICK TO WHEN BUYING AT THE
GROCERY STORE**
- LOOK AT YOUR BUDGET FOR
GROCERIES AND MAKE SURE THAT
IT IS THE SAME AMOUNT YOU SET
ASIDE SPECIFICALLY FOR
GROCERIES**
- STICK TO YOUR BUDGET THAT
YOU PLANNED**
- WATCH OUT FOR INDIVIDUALLY
PACKAGED GOODS (SOMETIMES
OVER PRICED)**

**PLEASE VISIT THIS WEBSITE
FOR MORE INFORMATION:
FINANCIALNEWCOMERS.COM**

RESOURCES ABOUT LIFE SKILLS AND BUDGETING YOUR MONEY...

THE RICHEST MAN IN BABYLON

-GEORGE SAMUEL CLASON-

HOW TO WIN FRIENDS AND INFLUENCE PEOPLE

-DALE CARNEGIE-

THE TOTAL MONEY MAKEOVER

-DAVE RAMSEY-

THE EVERYTHING BUDGETING BOOK: PRACTICAL ADVICE FOR SPENDING LESS, INCREASING SAVINGS, AND HAVING MORE MONEY FOR THE THINGS YOU REALLY WANT

-TERE DRENTH-

TIRED OF LIVING PAYCHECK TO PAYCHECK?

