

# Are you Overspending? Would you know if you were?

## Signs you're Overspending:

- Use a credit card as your first form of payment
- Credit cards carry a balance and they increase month over month
- There's more month than money
- Managing bills to the due date
- Housing is more than 25% of your take-home pay
- Little or no cash savings
- You've paid an overdraft fee or used overdraft protection
- A low credit score
- You and your spouse had a money argument in the last month

## Why Does it Matter?

Overspending is a barrier to saving for our future. Money stressors caused by overspending are bad for our health, our relationships and our quality of life. We become the victim of our own bad spending habits.

## How Can I Stop Overspending?

- Make a budget and stick to it
- Close credit cards with zero-balances
- Reduce expenses
- Cover your 4 walls first: Food, Utilities, Housing, Transportation
- Use to a cash envelope system

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