

Master Your Finances with These Budgeting Tips

→ Track Your Expenses

- Use an expense-tracking app or spreadsheet* to **monitor your spending**.
- **Categorize your expenses** to identify areas where you can cut back (spending leaks.)
- Set a **realistic** budget for each category to stay on track.

→ Set Financial Goals

- Define **short-term and long-term financial goals**, such as saving for a vacation or retirement.
- Break down your goals into **achievable milestones**.
- Regularly review and adjust your goals as needed.

→ Seek Financial Counseling

- Work with a **certified financial counselor** who has your best interest at heart.

Get started for free at membersfirstga.com/ccufc.

*Find budget and expense trackers at membersfirstga.com/resources.