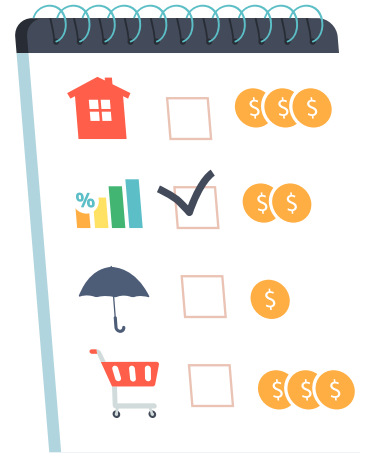


BUDGETING



Be Aware of Your Income

Be sure to track how much money you are bringing in every month. Knowing your income is crucial for understanding where exactly your money is going. Also, when trying to save more, it's extremely helpful to know the areas of spending that are less important than others so they can be cut down on! This way, you will have enough leftover to put towards savings and paying down debt.



Using a Budgeting App

There are many great budgeting apps out there that make the process of tracking your income and expenses quick and easy! Apps like **Mint** or **You Need A Budget** can help you stay on track with where all of your money is going, including setting reminders for when bills are due.

Creating A Budget

If you're not sure where to start, then creating a budget is the way to go! A simple Google search will allow you to find hundreds of templates that can help walk you through how much money should be going towards savings and bills each month. Even if your income isn't stable yet, a budget will still be extremely helpful for you to stay on track with your spending, no matter how much money is coming in!



Budget ALL Your Expenses

Budgeting is one of the initial steps to attract wealth. Unfortunately, it's very easy to forget small things that you spend money on every day in budgeting. However, those "small" things add up over time and can hurt if they're not budgeted correctly! A good way to avoid this is by making a comprehensive budget plan that includes everything from rent or mortgage payments to everyday expenses like eating out at restaurants or grabbing a coffee with friends.



Save, Save, Save!



One of the main reasons that young adults struggle with saving money is due to poor budgeting and not making a priority out of it. However, to achieve financial security in your future (no matter what that may look like), you must be able to set aside some amount of your salary for savings.

For example, if you earn £200 a month and save 10% of it each month (or £20). By the end of the year you will have save **£240!** That's a pair of cool new trainers!



Take Advantage of Coupons

Most companies offer discounts and coupons to make their products more appealing to consumers. Even if money isn't tight, you can still save a lot by paying attention when shopping! For example, many grocery stores offer loyalty programs with discounted prices for frequent shoppers.

