

| <b>B</b>                   | <b>I</b>                    | <b>N</b>                         | <b>G</b>                   | <b>O</b>                           |
|----------------------------|-----------------------------|----------------------------------|----------------------------|------------------------------------|
| track expenses for a week  | Create monthly budget       | compare prices before purchase   | review credit report       | make an extra debt payment         |
| calculate net worth        | switch to cheaper insurance | open a new savings account       | add to emergency fund      | review bills negotiate low payment |
| set weekly spending limit  | update budget category      | <b>FREE</b>                      | attend a financial webinar | cut one unnecessary expense        |
| discuss goals with family  | set a savings goal          | have a "no spend day"            | cut one recurring expense  | minimize food waste                |
| cut discretionary spending | automate bill payments      | plan weekly meals list groceries | use budgeting              | cancel one subscription            |

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