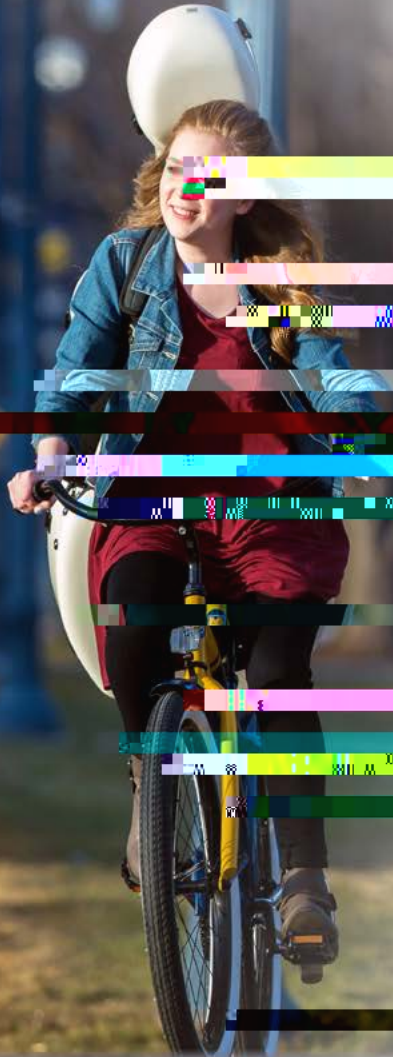


BEA PA

La u va v a  
a v NC

UNC





# PERSONAL FINANCES

What is a budget?

1. A budget is a plan for how to spend your money.

What are the benefits of budgeting?

1. It helps you track your spending and stay on top of your bills. It also helps you save money for things you want to buy.

How do you create a budget?

1. First, you need to know how much money you have coming in each month. This is usually your paycheck. Then, you need to know how much money you are spending each month. This includes rent, utilities, groceries, and entertainment. Subtract your expenses from your income to see how much money you have left over. If you have a surplus, you can save it or spend it on things you want. If you have a deficit, you need to find ways to cut back on your spending.

How do you track your budget?

1. You can use a budgeting app, a spreadsheet, or a notebook to track your spending. It's important to track your spending every day so you can see where your money is going.

What are some common budgeting mistakes?

1. Not tracking your spending is a common mistake. Another mistake is not saving for emergencies. It's also important to not overspend on things you don't need.

What are some tips for budgeting?

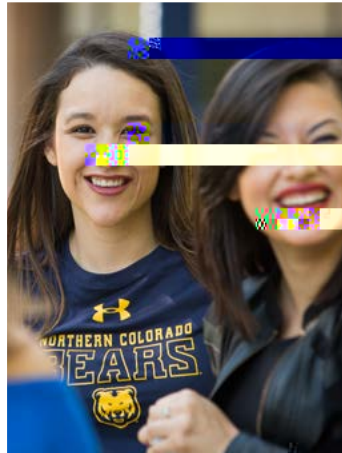
1. Start with a realistic budget. Don't try to save too much too quickly. It's also important to be flexible. If you have an unexpected expense, you can adjust your budget. Finally, don't forget to celebrate your successes. When you stick to your budget, it's a good idea to reward yourself.

What are some budgeting apps?

1. There are many budgeting apps available, including Mint, Acorns, and Personal Capital. Each app has its own features and benefits, so it's important to choose one that works for you.

What are some budgeting spreadsheets?

1. There are many budgeting spreadsheets available, including the one from the University of Northern Colorado. It's important to choose one that is easy to use and has all the features you need.



# ¿DEBE HACER PA A SOLICIA EL PLAN?

de... H...

h... 3  
E... n

U...

U... \$...

Bu sa 's O  
Ca vs C s  
Ca vs B 14  
G , CO 80639  
970-351-4862 3  
v sa @v . v

