

JANUARY 2014



Resolve Your Budget

There's no better time to know your budget for the year!

The first step to taking control of your money is knowing how much you have and where you're spending it.

Track your spending. All month, keep a notebook with you or take notes on your smartphone and write down all expenses. Included *everything*.

Compare expenses and income. Add up your expenses and subtract from your monthly income.

Make Budget Decisions. Consider your spending habits. If you notice a trend in your own spending, like eating out frequently, think of ways you can reduce this type of spending.

Simply having the numbers right in front of you can be empowering and help motivate you to get (and stay!) on track.

Check out WISER's budget worksheet:
http://www.wiserwomen.org/pdf_files/budgetsheet_short.pdf

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
		1	2	3	4	5
		<i>New Year's Day</i>				
6	7	8	9	10	11	12
						<i>How's the tracking going?</i>
13	14	15	16	17	18	19
20	21	22	23	24	25	26
<i>Martin Luther King Jr's Birthday</i>						
27	28	29	30	31		
				<i>Time to make some budget choices.</i>		