



Create a Budget

Three components of a sound budget



**Essential
spending**



**Essential
savings**



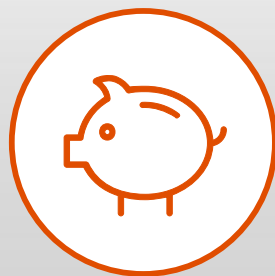
**Other wants
and goals**

Why an emergency fund?

CAN GIVE YOU MORE CONFIDENCE WHEN THE UNEXPECTED HAPPENS



**Open a separate
account**



**Save as
much as you
can afford**



**Make regular
deposits every
payday**



**Don't touch
it; let it grow**



**Use it only for
emergencies**

Get started on your budget



**Plan for your
essential expenses**



**Set up your
essential savings**



**Use what's left for
other goals and wants**

Investing involves risk, including risk of loss.

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