**Budgeting and Saving**

**What does it mean to budget?** Make \_\_\_\_\_\_\_\_\_\_\_\_\_ money than you \_\_\_\_\_\_\_\_\_\_\_\_\_.

**What are you saving for?**

 **Items I want: Items I need:**

**Make a plan!** What unnecessary expenses can you cut from your everyday life?

|  |  |
| --- | --- |
| **Expense** | **Estimated Savings** |
| *Buy coffee at 7-11 instead of Starbucks* | *Up to $3 per day/$15 per work week* |
|  |  |
|  |  |
|  |  |
|  |  |



 Saving early pays off

 **POTENTIAL SAVINGS BY AGE 60**

Start Age 20: \_\_\_\_\_\_\_\_\_\_\_\_\_

Start Age 30: \_\_\_\_\_\_\_\_\_\_\_\_\_

Start Age 40: \_\_\_\_\_\_\_\_\_\_\_\_\_

Start Age 50: \_\_\_\_\_\_\_\_\_\_\_\_\_

Why is it important to start saving early? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_