

### Where the money goes

- Bills
- Groceries
- Subscriptions
- School loans
- Going out (entertainment, restaurants, etc)
- Gas

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### It adds up

- Fees (delivery, service, express)
- Taxes
- Unused memberships
- Convenience (ATMs, vending machines, snacks)

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### Sources of Income/Receiving money:

- Work paycheck
- Scholarships/Grants

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### Temptations

- Amazon
- Online Shopping
- Social Spending
- Coffee

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### make a budget strategy

- start using the 50/30/20 saving rule (for needs, wants, and savings)
- set up auto transfers in your bank app for every paycheck sent to you goes straight to savings
- write down or keep track of how many purchases you make each week
- make a separate account that you'll only touch for emergencies

Malaya Coley-Sturgis

### Ways to save

- Invest
- Save a certain % of paycheck
- Coupons
- Be frugal
- If you don't need it, don't buy it

Abby Dycus