# Set Goals

## Set specific goals

## Set amount for each savings goal

## Set a timeline

## Create a plan

## Get into the right mindset

# Create a Budget

## Create a template in Excel

## Create categories that work

## Note your net income

## Track your spending

## Adjust your spending habits

# Monthly Expenses

# Where Can You Decrease Spending?

## Retail savings cards

## Online deals (subscriptions)

## Shop for sales and discounts

## Cook at home

## Clip coupons

## Do free activities (hiking, fishing, game night, etc.,)

## Disconnect electronics

## Bring your lunch

# Where Can You Increase Income?

## Part-time job

## Dog walking or lawn mowing service

## Freelancing jobs

## Sell items on Craig’s List or E-Bay

## Collect cans or bottles

# Negotiate Better Interest Rates

## Know your FICO score

## Consolidate credit cards (and make a plan to pay them off!)

## Shop around for best high interest savings account

# Tax Advantages

## Retirement account

## Contribute to company FSA

## Pre-tax transportation benefits

## Itemize on tax return

## Pay off debt with tax return

# Technology is Your Financial Friend

## Online personal finance services

## Online banking (real time account balances)

## Online bill pay (avoid those late fees)

## Track spending through credit card Web sites

## Download financial apps on your phone

## Sign up for automatic direct deposit to your savings account

## Turn a hobby into a business

# The first steps in my savings commitment:

## Create my budget

## Consolidate debt

## Save 10% of every paycheck

## Stop using my credit card

## Stick to my plan