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## Step Budgeting Checklist

### **1. KNOW YOUR NUMBERS**

Calculate your monthly take-home pay and subtract essential expenses like rent, utilities, groceries, transportation, insurance, and minimum debt payments.

### **2. FIND WHERE YOU CAN SAVE**

Look beyond small purchases and review your biggest recurring expenses. Compare the total cost before changing housing, transportation, subscriptions, or other expenses.

### **3. MAKE YOUR MONEY WORK HARDER**

Look at where your money is sitting and whether your checking or savings accounts could help it earn more while still meeting your everyday needs.

### **4. START SAVING—EVEN IF IT'S SMALL**

Choose an amount you can consistently set aside, whether that's \$10 a week or \$25 per payday. Build the habit first, then work toward an emergency fund and longer-term goals.

### **5. TACKLE HIGH-INTEREST DEBT**

Review each debt's balance, APR, minimum payment, and payoff timeline. Consider whether paying down higher-interest debt faster, refinancing, or consolidating could reduce your overall interest costs.

