



Do you ever wonder where your money goes each month? Does it seem like you're never able to get ahead? If so, Virginia CPAs recommend establishing a budget to help you keep track of how you spend your money and help you reach your financial goals.

1. Track your spending.

For one month, keep your receipts and/or write down all your purchases so you can get a good idea of where your money goes.

2. Know your income.

Make a list of all your income sources like salary, rental properties, gifts, dividends, etc.

3. Set saving and spending categories.

List your fixed and variable expenses, and add them all up!

4. Compare income and expenses and make adjustments if necessary.

This step can be a real eye-opener.

5. Stick to it.

To get your spending under control, you must stick to your budget.

Visit www.FinancialFitness.org for more personal finance advice. Brought to you by the Virginia Society of Certified Public Accountants



Do you ever wonder where your money goes each month? Does it seem like you're never able to get ahead? If so, Virginia CPAs recommend establishing a budget to help you keep track of how you spend your money and help you reach your financial goals.

1. Track your spending.

For one month, keep your receipts and/or write down all your purchases so you can get a good idea of where your money goes.

2. Know your income.

Make a list of all your income sources like salary, rental properties, gifts, dividends, etc.

3. Set saving and spending categories.

List your fixed and variable expenses, and add them all up!

4. Compare income and expenses and make adjustments if necessary.

This step can be a real eye-opener.

5. Stick to it.

To get your spending under control, you must stick to your budget.

Visit www.FinancialFitness.org for more personal finance advice. Brought to you by the Virginia Society of Certified Public Accountants

To produce paycheck inserts,
print, then cut along dotted lines.