## **BUDGETING TIP SHEET**

IT'S A GOOD RULE OF THUMB TO USE ONE CHECKING ACCOUNT FOR ALL
ALL WEEKLY, MONTHLY, SEMI-ANNUAL, AND ANNUAL EXPENSES.
CREATE A LIST OF ALL WEEKLY, MONTHLY, SEMI-ANNUAL, AND ANNUAL
EXPENSES. MAKE SURE YOU KNOW WHEN THEY WILL COME OUT OF YOUR
CHECKING ACCOUNT.
WITH VOLID LIST DUTTHOSE DEMINDEDS ON A CALENDAR (SO VOLLKNOW
WITH YOUR LIST, PUT THOSE REMINDERS ON A CALENDAR (SO YOU KNOW WHEN THE MONEY'S COMING OUT OF YOUR ACCOUNT).
WHEN THE MONET'S COMING COT OF TOOK ACCOUNT).
MAKE SURE YOU HAVE EASY ACCESS TO YOUR ONLINE ACCOUNTS.
FOR YOUR EMERGENCY FUND OREN A SERARATE SAVINGS ACCOUNT
FOR YOUR EMERGENCY FUND, OPEN A SEPARATE SAVINGS ACCOUNT, CONNECT IT TO CHECKING, AND LABEL IT <b>EMERGENCY. DO NOT USE IT FOR</b>
ANYTHING OTHER THAN EMERGENCIES.
ANTIHING OTHER THAN EMERGENCIES.
IT'S ALSO A GOOD RULE OF THUMB TO HAVE A \$100 IN CHECKING (IN CASE
OF OVERDRAFT)