

# 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 YOUR LIST, PUT THOSE REMINDERS ON A CALENDAR (SO YOU KNOW WHEN THE MONEY'S COMING OUT OF YOUR ACCOUNT).

\_\_ MAKE SURE YOU HAVE EASY ACCESS TO YOUR ONLINE ACCOUNTS.

\_\_ FOR YOUR EMERGENCY FUND, OPEN A SEPARATE SAVINGS ACCOUNT, CONNECT IT TO CHECKING, AND LABEL IT **EMERGENCY. DO NOT USE IT FOR ANYTHING OTHER THAN EMERGENCIES.**

\_\_ IT'S ALSO A GOOD RULE OF THUMB TO HAVE A \$100 IN CHECKING (IN CASE OF OVERDRAFT)