

How Do I Create a Budget?



1

Track Your Income and Expenses

List all sources of your income and track where your money goes each month. Review your bank statements, pay stubs, and bills.

2

Use the 50/30/20 Rule

Spend 50% on needs, 30% on wants, and 20% on savings/debt repayment. Focus on essentials first including housing, utilities, food, transportation, etc.

3

Set Realistic Goals

Create short- and long-term financial goals, like saving for emergencies, paying off debt, large purchases, or vacations—then build your budget around them!

4

Review and Adjust Regularly

Life changes, and so should your budget. Check in monthly to make sure you are staying on track and adjust for new expenses and goals.

Scan the QR code or call 607-687-4222 to learn more tips to take control of your financial future!

OPEN CAMERA
SCAN CODE
LEARN MORE



Tioga Opportunities, Inc. | 9 Sheldon Guile Blvd., Owego, NY 13827



Call us at
607-687-4222



http://

Visit Our Website
www.tiogaopp.org



Like & Follow Us
[@TiogaOpportunities](https://www.facebook.com/TiogaOpportunities)