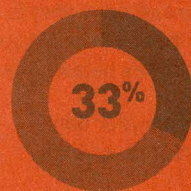


Budgeting



56%
of U.S. adults admit that they do not have a budget.*



33%
of Americans do not pay all of their bills on time. That's more than 77 million people!*

BECOMING WEALTHY DOESN'T happen accidentally. It is a journey that requires intentionality, persistence and discipline. But with all of life's distractions, how can you stay focused on your money goals? A budget is the perfect solution. It's simple—just write down a plan for your money and intentionally follow it every day. Surprisingly, when you put boundaries on your spending, you end up with **more freedom!**

*National Foundation for Credit Counseling, Inc.

