

HOW TO SAVE MONEY FOR THE BETTER LIFE



RECORD EXPENSES

The first step to start saving money is to figure out how much you spend. Keep track of all your expenses



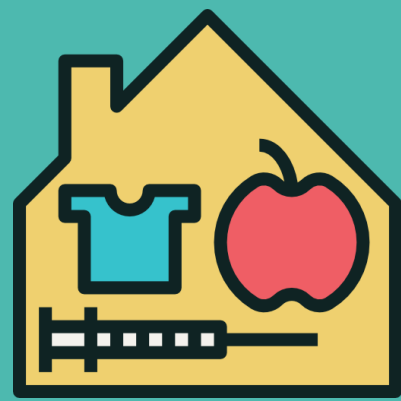
INCOME - SAVING = EXPENSES

Your budget should outline how your expenses measure up to your income—so you can plan your spending and limit overspending.



SET SAVING GOALS

Start by thinking of what you might want to save for perhaps you are investing agriculture, sending your children to school or saving for retirement. Then figure out how much money you'll need and how long it might take you to save it.



SPEND ONLY THE THINGS NECESSARY

Your budget should outline how your expenses measure up to your income—so you can plan your spending and limit overspending.



WATCH YOUR SAVING GROW

Review your budget and check your progress every month. Not only will this help you stick to your personal savings plan, but it also helps you identify and fix problems quickly



DO NOT GIVE UP

Automate your saving and ask yourself regularly why you are saving

