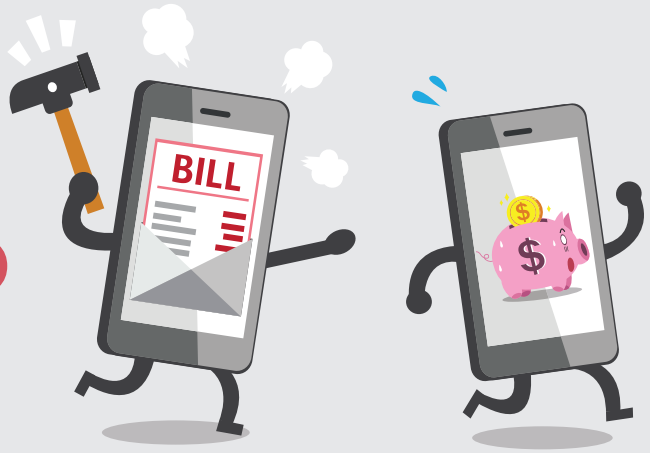
DO YOU KNOW WHY YOUR BUDGET IS BUSTED EVERY MONTH?



REASONS BUDGETING FAILS

- Income less than expenses
- Overspending on discretionary purchases
- Not building in unexpected expenses





LIFESTYLE HABITS THAT BREAK BUDGETS

- Impulse purchasing
- Never comparison shopping
- Not using budget to make purchase decisions

REASONS BUDGETING FAILS

- Find the right budget
- Include unexpected expenses in budget
- Build an emergency fund





LIFESTYLE HABITS THAT BREAK BUDGETS

- Changing lifestyle habits
- Downsizing living space and other expenses
- Earning more income