WHY SUMMER WRECKS YOUR BUDGET

SUMMER SPENDING ADDS UP FAST

- Camps & childcare
- Weddings & graduations
- Small charges don't feel big
- Bills hit all at once

THINK SHORT-TERM

- Seasonal summer budget
- One number to guide spending
- Prevents August money stress
- Leaves room for fall expenses

SAVE WITHOUT ENDING THE FUN

- Be strategic
  - > Pool day passes vs memberships
  - > Off-peak & weekday activities
- Low cost fun
  - > Free concerts & festivals
  - > Libraries & movie nights
  - > State parks & farmers markets

WHAT TO AVOID

- Using credit for fun
- Committing too early



SMART MOVES

- Stick to your budget
- Wait for summer sales
- Be a patient spender