



FINANCIAL ADVISORS & CONSULTANTS  
LICENSED CERTIFIED PUBLIC ACCOUNTANTS

# Managing Your Finances

Starts with.....

# Awareness

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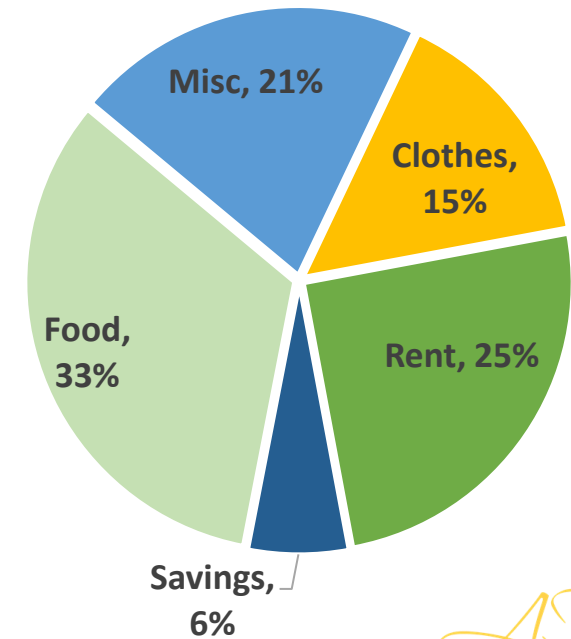
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A budget is nothing more than a breakdown and plan of how much money you have coming in and where it goes.

# What is a Budget?



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# Why should you budget?

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- Build an Emergency Fund
- Manage Debt Load
- Save for a Goal
- Save for Retirement

