

# Having a budget is not enough.

To reach your goals and have an effective budget, you need to know where your money goes and see your progress.

## 10 Tips to Stay on Track

1. Use realistic estimates of spending in your budget – constantly going over budget defeats the purpose
2. Create specific categories of spending in your budget ... categories that are too general won't help
3. Use software such as Quicken or Money to track your spending and manage your budget
4. Update your checkbook daily ... information is key
5. Use a historic cash flow statement to identify areas where spending or saving needs to be adjusted
6. Resolve to make the adjustments ... and then plug that information into your budget
7. Stop using credit cards ... choose a debit card or cash instead
8. Use the cash envelope system or gift card ... when the cash is gone, stop spending
9. Reconcile your bank statement as soon as it comes in the mail ... the system only works if you keep up with it
10. Transfer monthly savings goals to a separate account ... don't spend it!

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