

YOU'RE A HOT SHOT



- Track your spending: do you know where your last \$100 went? Keeping a record of your spending in a notebook or reviewing your bank statements monthly will help you identify where you could make small adjustments.



- **Budgeting:** allows you to enjoy the best of the best with the assurance that you can also pay all your bills.



- Create a rainy day fund: keeping a bit of money to the side helps when unexpected costs like a spontaneous holiday or losing your bond comes up. Usually you'd need three to six months of your income set aside.