

THE IMPORTANCE OF GETTING ON A BUDGET

Right Now

COVID-19 impacts all of us, and with many Americans living paycheck to paycheck it's easy to see why fluctuating work situations can take a heavy toll. We're here for you. Stay calm, and don't be afraid to make some changes to your budget when needed. A budget is a tool to get you through life—both good times and bad.

GET ON A BUDGET.

If you aren't already living on a budget, the time is now! A budget will show you places where you can cut back and actually start to save money today.

Here's the deal with a budget: **Your monthly income minus your monthly expenses needs to equal zero.** You're just making sure every dollar is given a job to do. Writing your budget out with pen and paper can also be a great way to start if you're feeling overwhelmed. Download our [Budget Worksheet](#) for an easy start! Find even more resources just like this in SmartDollar.

SO, WHAT NOW?

Focus on saving as much money as you can. This will help with peace of mind until we get to the other side of the storm. Once life gets back to normal and everything is okay, you can apply all your new learnings of living on a budget and stop living paycheck to paycheck.

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