

A few simple steps can make a meaningful difference:



Create a
spending plan
before making
purchases.



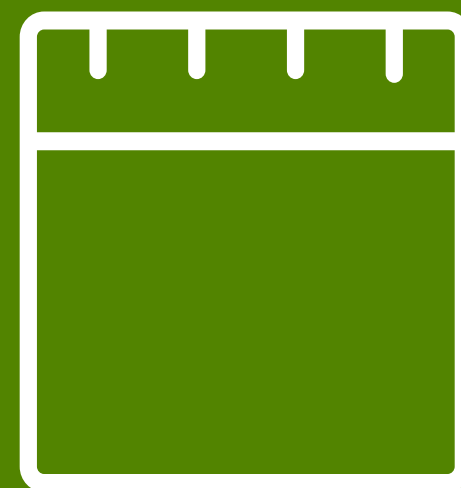
Prioritize
essential
expenses first.



Set aside
money for
unexpected
costs.



Look for
opportunities
to automate
savings.



Track spending regularly
throughout the school year.

