



## 10 reasons to budget

1. Less stress because you're organized.
2. No more expensive late fees.
3. You'll improve your credit scores.
4. Better interest rates come your way.
5. Less reasons to argue, so personal relationships improve.
6. You feel more financially secure.
7. Your finances are more durable.
8. It helps build personal wealth.
9. No more guilty feelings when you splurge.
10. You realize true financial freedom.

*Print this out and hang it near where you pay your bills.*