

Let's talk about how to...

**BUILD A** 

## BETTER BUDGET



#### YOUR ONE MONEY MOVE:

Create and master your monthly budget.

#### HOW TO BUILD A BUDGET:



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income - expenses = outcome

## SIMPLY SURVIVING?

Start to budget.
Review your
expenses and your
debt. What are your
core commitments
monthly?

## STEADILY STRIVING...

What do you really want? How can you reduce expenses and direct the surplus funds towards your financial goals?

# TOTALLY THRIVING!

Boost your savings by directing surplus funds towards a savings account or retirement fund.

#### BUDGET TIPS:



- Spend less than you earn.
- Each item on your budget is a choice.
- Money can buy anything but not EVERYTHING.
- Most things CAN be streamlined.
- Always have a line item for saving, no matter how small.
- Your budget should reflect your values.

Contact your financial coach to get started.

### Scan Code

Financial coaching is free, confidential and accessible for you and your family

Call your dedicated toll-free number to access the Lyra wellbeing services USSD \*134\*905# - to request a call-back



