FREEWAY

LITTLE STEPS CAN MAKE A BIG DIFFERENCE

FORGIVE YOURSELF FOR THE PAST
NO SHAME. JUST DO BETTER NOW.

ORGANIZE YOUR RECORDS
TAXES, LOANS, ACCOUNTS.

SET YOUR SHORT AND LONG-TERM GOALS.
HOW WILL YOU MEASURE SUCCESS?

TRACK YOUR SPENDING. USE YOUR CREDIT CARD STATEMENT OR BANK ACCOUNT TO STUDY YOUR SPENDING OVER THE LAST 30-60 DAYS.

WHAT DO YOU WANT TO CHANGE?

MAKE AN HONEST BUDGET BASED ON REAL SPENDING PATTERNS, NEEDS, AND GOALS.

ELIMINATE DEBT. PAY MORE THAN THE MINIMUM ON HIGH-INTEREST DEBT.

GIVE AWAY PART OF ALL INCOME. WORK TOWARDS GIVING 10% OR MORE.

SAVE PART OF ALL INCOME. BUILD REGULAR SAVINGS INTO YOUR BUDGET. SAVE FOR EMERGENCIES, AND SHORT AND LONG-TERM GOALS.

> **YOU DON'T HAVE TO BE GREAT AT SOMETHING TO START, BUT YOU HAVE TO START TO BE GREAT AT SOMETHING.**
> **-ZIG ZIGLAR**

FREEWAY

QUICK-START BUDGET

Taking control of your money starts here.

CHARITY	BUDGETED
TITHES	
	TOTAL

FOOD	BUDGETED
GROCERIES	
	TOTAL

SAVINGS	BUDGETED
EMERGENCY FUND	
OTHER	
	TOTAL

CLOTHING	BUDGETED
ADULTS	
CHILDREN	
	TOTAL

HOUSING	BUDGETED
FIRST MORTGAGE/RENT	
SECOND MORTGAGE	
REAL ESTATE TAXES	
REPAIRS/MAINT	
HOMEOWNER/RENTER INS.	
	TOTAL

TRANSPORTATION	BUDGETED
CAR PAYMENT	
CAR PAYMENT	
GAS & OIL	
REPAIRS & TIRES	
CAR INSURANCE	
	TOTAL

UTILITIES	BUDGETED
ELECTRICITY	
GAS	
WATER	
TRASH	
PHONE/MOBILE	
INTERNET	
CABLE	
	TOTAL

PERSONAL	BUDGETED
EATING OUT	
GIFTS FOR OTHERS	
SUBSCRIPTIONS & MEMBERSHIPS	
TRAVEL/VACATION	
OTHER	
	TOTAL

ADD UP TOTALS FROM ALL CATEGORIES