

How to Make a Budget

A budget is just a plan for what you'll do with your money - not a restriction on your spending. Whether you decide to make your budget on paper, in a spreadsheet, or in the EveryDollar app, here is some direction based on Dave Ramsey's principles.

Monthly Breakdown



- Retirement Investments
- Emergency Fund Savings
- Education Funding
- Eating Out
- New Clothes
- Subscription Services

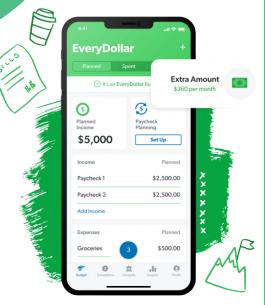
Food

- Utilities
- Shelter
- Transportation
- Health Insurance
- Day Care
- Debt Payments

-Wants: 30%

No matter what you want to do with your money, it starts with a budget. If you truly want to create a budget that works for you—consider *YOUR* specific stage of life, *YOUR* income, and *YOUR* financial goals—budgeting is a tool to take control of your future! Our preferred method for doing so is by utilizing Dave Ramsey's free budgeting tool, **EveryDollar**.

We want you to find extra money hidden in plain sight, cut monthly expenses, and maybe say goodbye to money stress completely! No matter your financial journey, we are here to walk alongside you.



- Needs: 50%

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