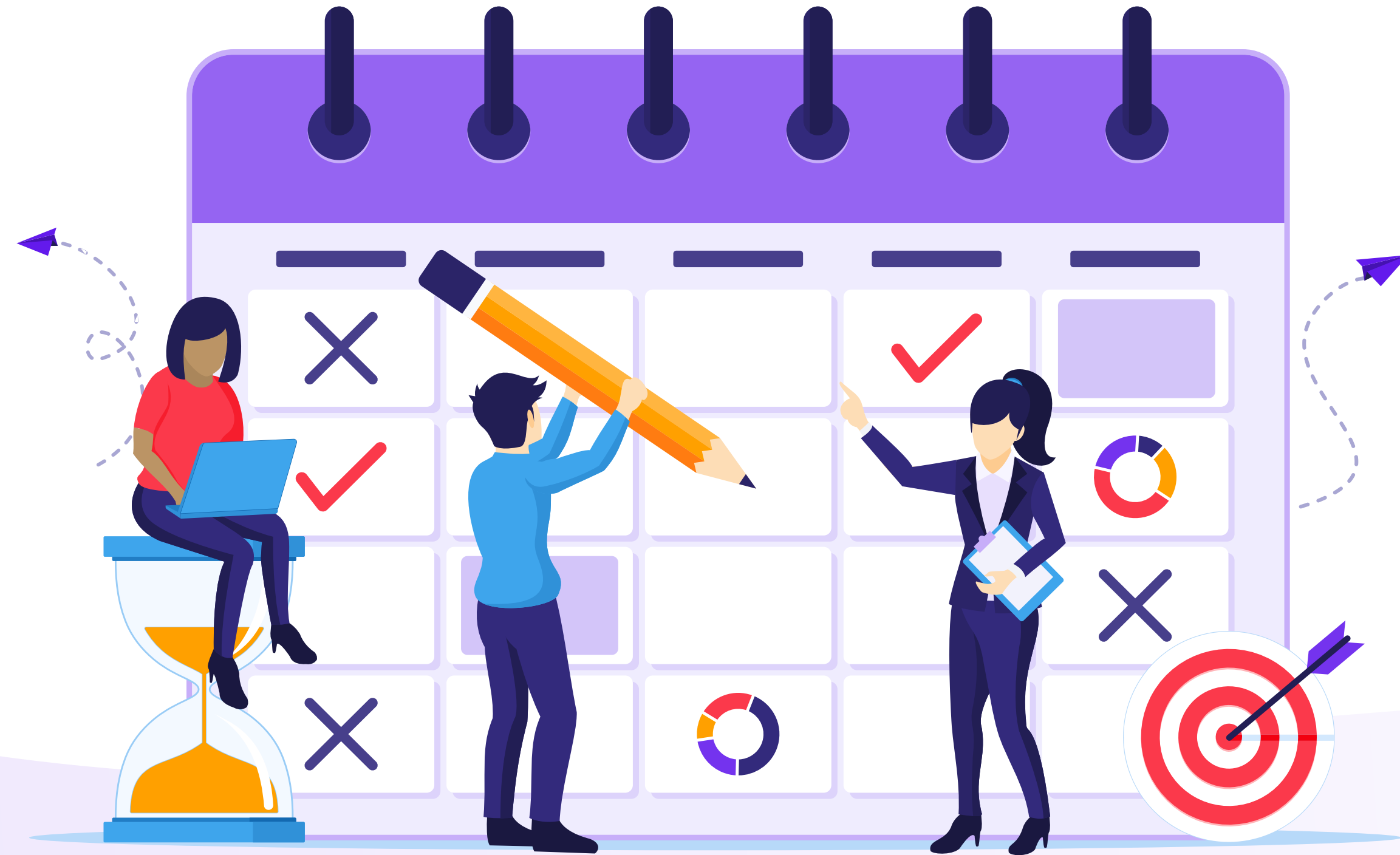


FINANCIAL LITERACY

CREATES MONEY SMART KIDS



What is a budget?

A budget is key for managing money well. It plans how income is allocated to savings and debt repayment and expenses like food, shelter, and transportation.

TIP: To create a budget, start by setting SMART goals. Then, list all your income sources and your spending each month.