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MIND, TECH, LIFELONG LEARNING

Simplifying Finance

5 STEPS

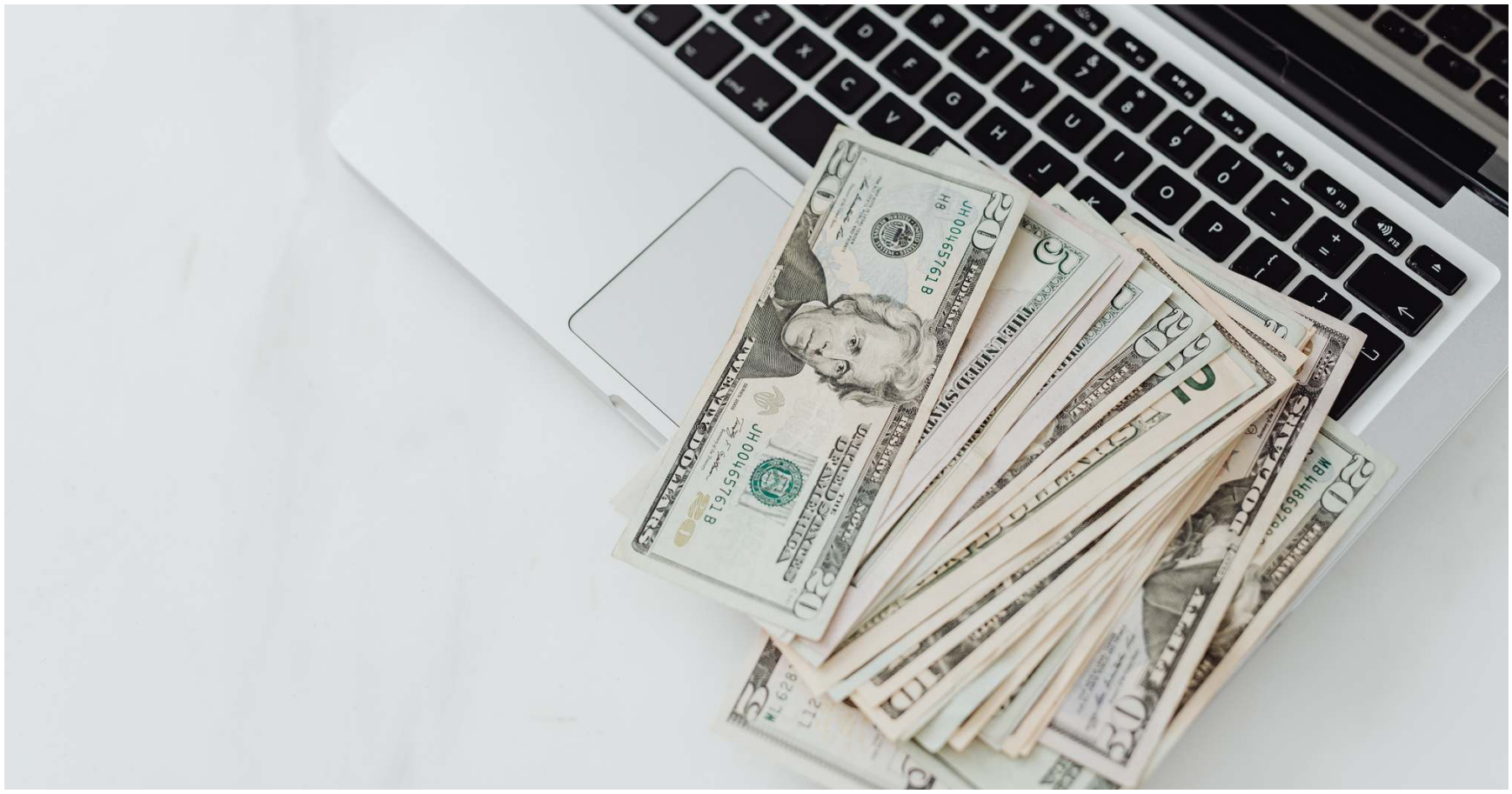
To Create a Budget



Invest in YOUTH

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Know Your Income

#1

How much money do you receive each month? Include jobs, allowance, passive income etc.

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List Your Expenses

#2

Write down all your monthly expenses — rent, groceries, recharge, Netflix and so on.

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Seperate Expenses

#3

Fixed Expense: Same every month (rent, bus pass)
Variable Expense : Changes (eating out, shopping)

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What's Left?

#4

Subtract Expenses from Income
What's left = your savings or spending buffer.
(If it's negative — time to cut back!)

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Set Goals

#5

Want to save for a trip? Emergency fund?
Assign money for it every month

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What's one thing you'll include in your budget?

