

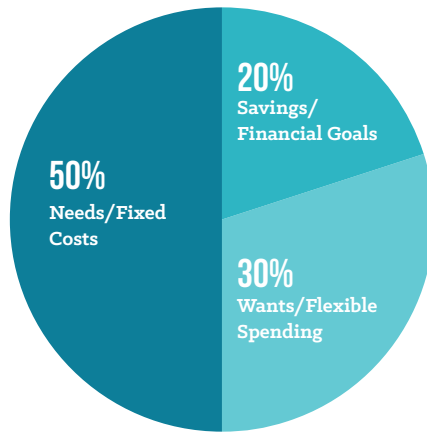
SPENDING AND SAVING PLAN



A SAVING AND SPENDING PLAN (BUDGET)
MAKES YOU THE BOSS OF YOUR FINANCES.

SPENDING PLAN GUIDELINE

- **50%**
NEEDS/FIXED COST
(HOME, TRAVEL, MEDICAL EXPENSES, ETC)
- **30%**
WANTS/FLEXIBLE SPENDING
(ENTERTAINMENT, CLOTHING, DINING OUT, ETC)
- **20%**
SAVINGS/ FINANCIAL GOALS
(EMERGENCY SAVINGS, RETIREMENT, ETC)



Please Note: This is a general guideline only, your situation may be different.

FREE HELP CREATING OR FINE-TUNING YOUR BUDGET.

HUECU partners with GreenPath Financial Wellness to provide our members with financial counseling.

Help available in over 150 languages - six days a week!

Monday - Thursday: 8 AM - 10 PM

Friday : 8 AM - 7 PM

Saturday: 9 AM - 6 PM

877-337-3399

huecu.org/greenpath

SPENDING PLAN CHECKLIST

- Create a budget and review it frequently
- Review your account statements to know where your money is going
- Set up daily balance alerts for your accounts
- Research refinancing options
- Automate your savings
- Use separate accounts for savings and bill pay
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

STAY THE COURSE

When life happens and you go off budget, use that as an opportunity to adjust your plan.

Visit huecu.org for resources