



SPENDING DECISIONS

- 1. Your spending decisions are based on your: _____, _____, and _____
- 2. Prioritize your spending by knowing what is a _____ vs. a _____.

USING A BUDGET

- 3. A budget is a _____ that helps manage your _____ and _____ goals.
- 4. A budget has two primary categories: _____ and _____.

PYF Strategy = _____

