



Each month, most people spend 10 percent more money than they make.

Looking for a smarter way to manage money?

The answer is simple.

It's BudgetSmart, an easy-to-use software tool designed to help families manage money more effectively.

BudgetSmart



A Smart Way for Families to Manage their Money

Software Uses

- Determine how you want to spend your income
- Track how you are actually spending your income
- Learn how to adjust areas where you are overspending
- Experiment to determine how a major purchase or change in income would impact your budget

You'll love this budgeting CD because it provides a simple, effective approach to managing and budgeting income. It is also an effective educational tool for children and teens!

Program Features

- Easy to use tool that utilizes simple graphics
- Six different graphs and charts to help you paint a financial picture
- Enables you to establish a budget within minutes
- Easy to track spending
- Provides tips for improving areas of overspending or inadequate savings
- Designed by financial counseling professionals

BudgetSmart

For a free download, visit
your financial institution website at: