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Money Management – Spending Habits Checklist

SPENDING HABITS	I DO THIS NOW	I'LL START THIS MONTH	I'LL START IN 3 TO 6 MONTHS
Pay monthly bills on time			
Put aside money for day-to-day expenses (laundry, parking, etc.)			
Save money for big-ticket items (such as a car or TV)			
Save money for emergencies (medical bills, home or car repairs)			
Save money for major future goals (a nice vacation or retirement savings)			