

Consumer Credit
Counseling Service
of
Greater San Antonio

Learn how to Budget

Certified Consumer Credit Counselors are experts in creating budgets. For reliable and professional help, schedule a confidential appointment with CCCSSA by calling 1.800.410.2227 toll free. Or go to www.debt.org for more information.



Budgeting is fun when you learn with others.

Consumer Credit Counseling Service of Greater San Antonio is a 501(c)(3) fully accredited agency member of the National Foundation for Credit Counseling (NFCC). CCCSSA is also approved by the Executive Offices of the US Trustees and licensed by the Texas Consumer Credit Commission.

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debt.org

Serving Texans
In-Person - Phone - Internet
Counseling & Classes

Mission Statement: To provide professional and affordable personal finance education, counseling, and debt management.



Budgeting

Who Needs It?



*A non-profit, full-service
financial counseling agency*



The Value of Budgeting

Everyone needs a budget

A budget is an effective financial management tool that helps you to avoid debt and over-spending. It is a written plan that makes setting and achieving financial goals possible.

A budget allows you to plan and control how you spend your money. Developing and sticking to a budget are the keys to good money management.

Successful Budgeting

Successful budgeting requires you to do some analysis. Look at how you spend money, analyze your bills, and make sure you have enough income to live on without using a credit card. Set goals for future spending and saving. Goals are possible when you set up and follow a budget.

How do I begin?

Don't know how to get started? Here are a few items to keep in mind.

- **Track your expenses.** Write down every cent you spend. That way you will know where your money goes.

- **Create a budget.**

A well-designed spending plan consid-



Some people manage their budgets online.

ers all sources of income as well as living expenses, debt obligations and provision for savings. Be sure to in-

corporate all three expense categories:

fixed expenses (e.g., mortgage, auto loans and rent); variable expenses (e.g., credit cards, groceries, entertainment, clothes and gasoline); and periodic expenses (e.g., property taxes, home repair, and car maintenance). Whether you are saving for retirement, education or a vacation, the old adage remains true: pay yourself first. Save!

- **Customize your budget to fit your lifestyle.** When constructing your budget, be realistic. People are more successful when they cut back, as opposed to cutting out. Don't be too strict, or you won't stick with your plan.
- **Involve the entire family.** Make budgeting a family project. See who can save the most. Make it fun.



Budgeting helps you pay your bills on time.

Testimonial

"CCCSA helped me first in having to create a budget to live on to support myself. Then I attended all the classes they had to offer and learned so much valuable information that I will carry with me always and can always reference in the future. I would recommend them to anyone."

Counseling available by

In-person ● Phone ● Internet