|  |  |  |
| --- | --- | --- |
|  | | |
| **Your Plan for the Unplanned**  To take control of your money situation, the first thing you need to do—even before getting out of debt—is save $1,000. That $1,000 will provide a cushion between you and life—a flat tire, an unexpected doctor’s visit, or a leaky pipe under your sink. When you save $1,000 before you start getting out of debt, you’ll be able to cover any unexpected smaller emergencies without breaking a sweat.  **Here’s how to get $1,000 between you and life’s unexpected emergencies:**   1. **Start budgeting** – When you create your first budget, you’ll be shocked at how much money you are spending without even realizing it. Budgeting is as simple as giving every dollar a name—and one of the top names on that list should be your $1,000 emergency fund. 2. **Cut back on spending** – Make your true needs (food, utilities, shelter and transportation) a priority and cut back on your “wants” to save that $1,000 quicker. 3. **Take a look at your clutter** – Look at the stuff just sitting in your garage or piled up in your attic. Can you sell it? See what you can get rid of for cash! 4. **Re-examine your reoccurring expenses** – Chances are, you could be saving money on your monthly fixed bills. These are easy to overlook, but could you be missing out on special rates? 5. **Believe in yourself** – No matter what tricks you use or how much money you dig up, you won’t hit a savings goal if you don’t believe you can do it. Be intentional and get after it! With that kind of attitude, you’ll save $1,000 much quicker than you think.   **We’re here to help. Create an account for free or log in for more money tips!** | |
| [A close up of a sign  Description automatically generated](https://www.smartdollar.com/enroll/steched8818) | [A close up of a sign  Description automatically generated](https://www.smartdollar.com/app) |
|  | | |