

BABY STEP



**Save \$1,000 for your
starter emergency fund**

Your Plan for the Unplanned

When you save \$1,000 before you start getting out of debt, you can cover any unexpected smaller emergencies without breaking a sweat.

5 ways to get \$1,000 between you and life's unexpected emergencies:

- 1 START BUDGETING:** You'll be shocked at how much money you're spending without realizing it! Give every dollar a name with a budget.
- 2 CUT BACK ON SPENDING:** Make your true needs (food, utilities, shelter, and transportation) a priority and cut back on your "wants."
- 3 SELL YOUR STUFF FOR CASH:** 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. Check to see if you can get any special rates!
- 5 REMEMBER, YOU'VE GOT THIS!** You won't hit a savings goal if you don't believe you can do it. With the right attitude, you'll save \$1,000 much quicker than you think.

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