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## Why Do I need a budget?

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1. A budget is a tool that let's you know whether or not you are heading in the right direction.
2. A budget lets you control your money and not the other way around.
3. A budget will let you know if you are living within your means.
4. A budget can help you meet your savings goals. It lets you know how much to set aside each week or month.
5. A budget frees up spare cash so you can use your money on the things that really matter the most to you.
6. A budget not only helps you, but it helps your entire family.
7. A budget helps you prepare for emergencies or large unanticipated expenses that could have devastating results.
8. A budget can improve your relationship with your significant other. Think of a budget as a communication tool between you and your partner. Reach goals together through the use of a financially responsible budget.
9. A budget reveals areas in which you have no idea of how much you're actually spending.
10. A budget can help you stay out of debt or get out of debt.
11. A budget can actually create extra money for you to use.
12. A budget can make your physical health better by reducing stress.