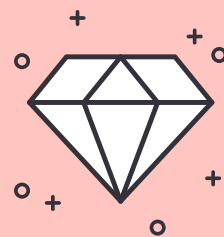


HOW TO BUILD A BUDGET IN 5 STEPS



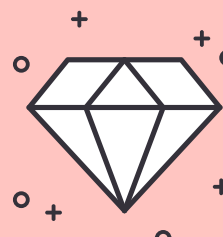
Calculate your Fixed Spending

No matter what strategy you are using, calculating your net monthly income is going to be your starting point... your first step. Your net monthly income is the amount of money you are paid after taxes, health insurance, and employer-based contributions.



Calculate your Fixed Spending

Now that you know exactly how much you are earning, you can calculate your fixed spending: housing, car payments, groceries, gas, student loan payments, property taxes, etc. fall into this category.



Estimate your Discretionary Spending

Now that the essential spending is out of the way, you can budget your discretionary "or fun" spending. You don't need rooftop Aperol Spritz, Netflix accounts, or trips to Mykonos ... but fun's important.



Track your Money Habits

The key here is to use a money tracking method that you're most comfortable with—an online website, a spreadsheet, pen, and paper, or an app. Whatever you choose, use something that will help you categorize all your expenses and track your financial goals.



Start Investing Towards your Life Goals

For when you want to make the most of that paycheck... Invest it. Ellevest is one way to do it. You can get a personalized portfolio in under 10 min. And it's made by women, for women.

AND YOU'RE DONE! THIS CALLS FOR AN APEROL SPRITZ (DON'T WORRY — IT'S ACCOUNTED FOR IN YOUR BUDGET).

We have more money topics for you...

Learn more at www.stylesalute.com