



ANGEL'S FRIENDLY COACHING

# ORGANIZE YOUR FINANCES AND SAVE YOUR MONEY

ANGELIQUE MERCURIO

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## ORGANIZE YOUR FINANCES AND SAVE YOUR MONEY

You carefully plan how to spend your money. But you may have never organized a plan on how to best save your hard-earned money. Shopping the sales, cut corners, conserve energy, and clip coupons are all positive steps in the right direction, but with some careful planning and organized thought, you can make your dollar stretch even further.

**First of all, pay yourself first.** Bill yourself if you have to as a way to keep track. You can even have a portion of your check directly deposited into your savings account so you'll never even miss it. Put part of it into savings for shorter-term goals and some into a retirement plan. Compare interest rates at different financial institutions to get the most bang for your saved buck.

**Pay close attention to where your money is going.** Develop a spreadsheet or other method so you can visibly track where your money is going each month. You probably easily remember the bigger bills like the mortgage or the car payment, but it's easy to lose track of the incidental spending you do. You'd probably be surprised how much you spend each month on movies, eating out, video rentals, and a little spending money for the kids. This will help you find ways of saving a few dollars here and there, which can quickly add up to significant savings each month.

**Set a realistic budget and stick to it.** Once you've paid close attention to where your money is going, it will be easy to find where to cut corners and adjust your budget accordingly. With some commitment and a few lifestyle adjustments, it's really quite simple to live within the parameters of a well-planned budget.

**Look for fun, inexpensive ways to entertain your family.** You can usually borrow videos from your local library at little or no cost, and outdoor activities not only promote family togetherness but the fresh air and exercise are good for all involved.

