

If money grew on trees

But, it doesn't, so build a budget!
Use a plan to manage your
money and stay out of debt.

- Identify your life goals and financial priorities.
- List all sources of income.
- Keep a log of everything you spend.
- Use a software program or a free app, such as one from [intuit.com](https://www.intuit.com).

Include a savings plan in your budget, such as through your company's 401K and a direct deposit into a savings account.

Yes 

Pay credit card balances in full. If you can't do this, make more than the minimum payment.

Don't be late making payments.

Pay down credit card debt. Start with the card that has the lowest balance.

Don't use credit cards for cash advances.

