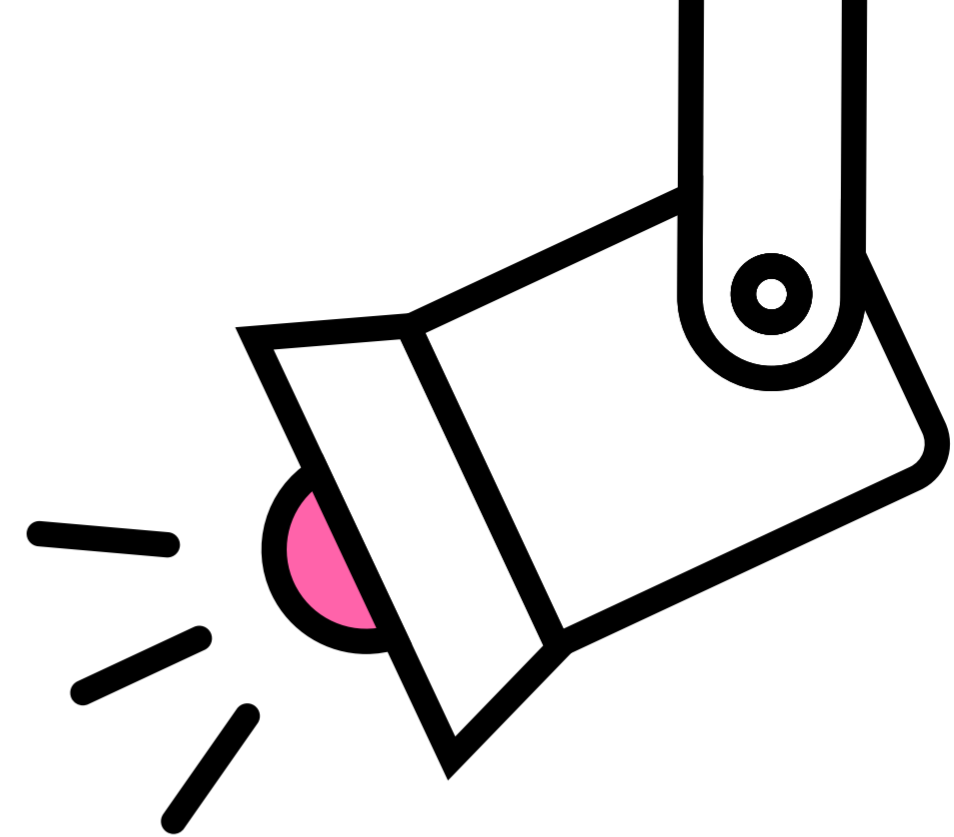


# SPOTLIGHT POINT:

Thinking more about the importance of developing a household budget



Creating a household budget will help you to live within your means, while also planning for emergencies and your future

Your household budget is more than just dividing your income by your needs, it is also about increasing your financial literacy and developing a working understanding of finances and taxes

Building a budget also helps you to differentiate between your actual needs and your wants, so that you are not spending money that you need for expenses on things that you want