

6 REASONS TO Create and Share A BUDGET

1

KNOW WHERE YOU STAND

See what's coming in, what's going out, and what's left.

2

SPEND INTENTIONALLY

Give your money direction – make room for what matters instead of wondering where your money went.

3

WORK TOWARD SHARED GOALS

It's easy to turn vacations, major purchases, savings, or debt payoff into a team effort when everyone shares the same prioritization.

4

REDUCE MONEY SURPRISES

Plan ahead for bills and irregular expenses before they arrive.

5

MAKE DECISIONS TOGETHER

A shared budget gives everyone a voice in decisions about spending, saving, and household priorities.

6

STAY ACCOUNTABLE

Regular check-ins help you track your progress and make adjustments when your needs or circumstances change.

Horizon
Federal Credit Union