

# TAKE CONTROL OF YOUR FINANCES IN YOUR 30S

- Download a budgeting app or spreadsheet
- Track your monthly income and expenses
- Identify unnecessary spending and cut back
- Automate your savings to a high-yield savings account
- Review student loans and consider refinancing options
- Explore ways to reduce housing costs (negotiate rent, evaluate home needs)
- Establish an emergency fund for unexpected expenses
- Open or increase contributions to a retirement account (401(k), IRA)
- Learn about investment options and start small
- Adjust mindset to view money as a tool for achieving goal
- Review and adjust your plan every 3-6 months
- Celebrate that you're taking steps to better your situation!