

A Penny Saved

When making out a budget, plan for savings first. Before paying any bills, decide on an amount to pay yourself first. Then, deposit the amount into a savings account. When you do this at the beginning of the month, your entire paycheck will not slip through your fingers. If you wait until the end of the month, there may be nothing left to save.

Paying yourself first gives you a systematic way to make your money grow, regardless of the kind of job you have or your income.

Another technique you might try for saving money is to empty your change into a can or jar each day. At the end of the month, take your coins and put them into your Hawaii Schools FCU savings account.

The object of a good budget is to make your money help you reach your goals. Don't be discouraged if this budget plan doesn't work out right away. You may have to revise it several times until it fits your wants and needs. Then, review it from time-to-time to be sure it continues to help you out in the best way.