




# The secret to budgeting without a budget

Our handy checklist will give you the 411.



## Make budgeting automatic


Set up 2-3 accounts for different goals and allocate your money accordingly e.g., bills, ‘fun money’, emergency savings and bigger purchases #MyBigGoal. Use direct deposit or automatic transfer to move money from one account to the others.

 A spending plan can help you and "future you" reach your money goals. Here's [how it works](#).



## Pay less for your credit cards

Credit cards can be handy to build credit and give you rewards for spending. But don't just grab the first card that comes along. Review your credit cards to compare and pick one with low interest, no fees and rewards you'll actually use.

 Credit cards are just like loans. Learn more [here](#).



## Get the most from your employee benefits

To make your paycheck last longer and go further, get the perks from your employee benefits. Discounts on things like insurance, car rentals and even retailers can really add up. It's like getting a raise without having to ask!

 Watch the [How You Money Fundamentals Video](#) to learn more.

## What else can I do?



Download and create your [Budget Activity Worksheet](#) to help understand your spending.



Bookmark and visit the [Life Events page](#) where you can find tools and resources to help you at any stage of your life – preggo, first pad, getting hitched, marriage split etc.

Remember, we're here to help you every step of the way.