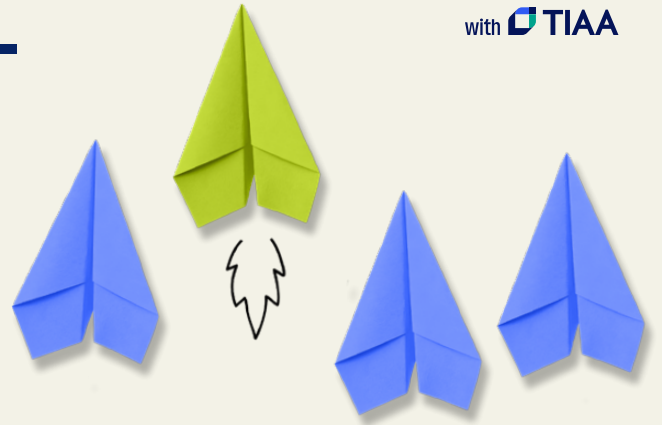


Because personal budgets aren't limits—they're launchpads

**FINANCIAL
ESSENTIALS**
with  **TIAA**

Every decision you make with your money helps push you forward—and a budget gives you the clarity to stay on course. With a clear plan, your dollars go where they matter most, helping you cover essentials, reduce debt, and save for the future while enjoying life today.



Simple ways to make **your money** work for you

Get to know your money

Review a month or two of your spending to see where your money really goes—it can help you spot patterns and make adjustments that add up to real savings.

Give every dollar a job

If your budget permits, try the 50/30/20 rule—assign 50% of your money for needs, 30% for wants, and 20% for savings or debt.

Start small, stay steady

Every change, no matter how small, adds up. Even trimming \$5 a day can free up more than \$1,500 a year.

Automate your progress

Set up automatic transfers, so saving and paying down debt happen without having to think about it.

Ready to plan your budget?

Access tools, tips, and resources.



WATCH
[Webinar: Build smart financial habits for success](#)



EXPLORE
[Worksheet: Create a spending plan](#)

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