

It's easier than  
you think.

April is National Financial Literacy Month.

## Did you know? Only 39% of Americans prepare a monthly household budget.<sup>1</sup>

Improving your financial literacy starts at home – with budgeting. It's a fundamental tool to help you understand your money: What you spend, debt you carry and opportunities to save.

During National Financial Literacy Month, use this [worksheet](#) to get a better understanding of where your monthly income goes and how you can take more control by tracking spending. Also learn about “good” and “bad” debt and finding the right balance.

### Follow the 50/30/20 rule.

These percentages provide a rule of thumb to help you manage your spending:

- No more than 50% of your monthly income would go to must-haves, such as housing and utilities — expenses you have to pay every month.
- No more than 30% would go to wants, such as entertainment and gym memberships.
- At least 20% would go to savings and paying down debt.

We're proud to join with TIAA-CREF to support National Financial Literacy Month. Take advantage of the information, tools and resources. It's easier than you think to build your financial knowledge and work toward financial security. To learn more:

Visit TIAA-CREF's [National Financial Literacy Month home page](#).

Sign up for a [Financial Essentials live webinar](#).



Learn more about TIAA-CREF



<sup>1</sup>Source: Gallup's annual "Economy & Personal Finance" survey 2013

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