



BudgetSmart's simple, intuitive interface makes it enjoyable to use for everyone in the family.



The only budgeting software designed by financial counseling professionals to help families manage money more effectively.



For a free download, visit your financial institution website at:



A Smart Way for Families to Manage their Money



Each month, **most people spend 10 percent more money than they make.** Looking for a smarter way to manage money? The answer is simple. It's BudgetSmart, an easy-to-use software tool designed to help families manage money more effectively.

The software can be used to:

- Determine how you want to spend your income
- Track how you are actually spending your income
- Learn how to adjust areas where you are overspending
- Experiment to determine how a major purchase or change in income would impact your budget

BudgetSmart **promotes financial responsibility** by offering tips, budgeting suggestions and ways to improve spending habits. Six different **graphs and charts help to paint a financial picture** to help you track your progress.

You'll love this budgeting CD because it provides a simple, effective approach to managing and budgeting income. It is also an effective educational tool for children and teens!

Benefits to You

- A proactive tool for promoting financial health. Financially healthy people:
 - Are happier and more productive
 - Have lower stress due to personal finance
 - Are less likely to default on loans
 - Are less likely to file for bankruptcy
- A unique, educational source for you and your entire family
- It's FREE to you and your family

Program Features

- Easy to use tool that utilizes simple graphics
- Bar and pie charts to help you manage money more effectively
- Enables you to establish a budget within minutes
- Easy to track spending
- Provides tips for improving areas of overspending or inadequate savings
- Enables you to experiment with "what if" scenarios to determine impact of major purchases or change in income
- Designed by financial counseling professionals

What Others Are Saying about BudgetSmart

"I absolutely love BudgetSmart! One of the things I really like is that it enables me to see how I can save more than I thought I could. I set a realistic goal for the amount I want to save from each paycheck, then BudgetSmart allows me to see how I can actually do it."

"The graph helps me to visibly track my spending and savings as I go along...I wish I would have found out about BudgetSmart a long time ago!"

"I like being able to see the totals accumulate in each category so when I need to purchase a specific item, I know when I have saved enough to get that item."