



New Year, new you!
*Cut “empty calories”
from your budget.*

This week's workout:
Spend Less Than You Earn

- Count calories in your budget, by tallying dollars coming in and going out each month. There's only so much money to go around!
- Service members will see a 4.5% increase in military pay this year, but everyone needs to account for the additional weight of inflation in their spending plan.



Exercise 1

Get active! Create a **budget** and follow these **guidelines** on the best ways to spend and save.

Exercise 2

Slash “empty calories” from your budget like online subscriptions, credit card interest, and impulse purchases. Boost money savers like buying store brands, prepping meals, and reviewing **insurance** coverages.



Exercise 3

No cheat days! Find an accountability partner. **Communicate** with your significant other about financial goals and be honest about the money you save and spend

Join us for 7 Wallet Workouts

ACHIEVE FINANCIAL FITNESS
LIKE NEVER BEFORE!



THE USAA 
EDUCATIONAL
FOUNDATION®