



CENTRAL BANK OF
TRINIDAD & TOBAGO

APRIL IS FINANCIAL LITERACY MONTH

Check out these **Tips of the Week** as we heighten awareness of the importance of **financial literacy** for all.



SMART BUDGETING FOR FINANCIAL SUCCESS

- 1 LIVE WITHIN YOUR MEANS —**
Make a budget and stick to it to avoid unnecessary debt and achieve your financial goals.
- 2 BUDGETING IS ESSENTIAL FOR FINANCIAL SUCCESS —**
A budget helps track expenses, increase savings, and prevent debt.
- 3 TELL YOUR MONEY WHERE TO GO —**
Use the 50/30/20 budgeting rule: 50% for needs, 30% for wants, and 20% for savings.
- 4 FIND HOLISTIC WAYS TO NAVIGATE FINANCIAL STRESS —**
Create a spending plan/budget and track expenses to stay on track.

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