

Technology can be your friend here. Budget apps and Ai-enabled spreadsheets can pull information directly from your bank and credit card statements, making the process much easier.

Make it work for you. Once you've tracked your spending, look for areas to adjust. Can you swap brand-name items for generics? Are there subscriptions you're not using? Sometimes the biggest impact comes from examining your largest expenses - housing, utilities, transportation, insurance - to find opportunities to save.

If you can't make room in your budget, you may need to revisit and reprioritize your financial goals. A financial advisor can help you understand your options and any trade-offs.

Stay on track. Check in with your budget monthly, quarterly or annually - whatever works for you. When life changes, your budget should too. Salary increases, bonuses, new expenses or significant life events are all good reasons to review and adjust.

Above all, the goal of a budget isn't perfection. It's progress toward financial confidence and peace of mind. A good budget shouldn't limit you - it should free you to spend guilt-free on what matters while saving intentionally for your future.

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