

Be Smart:

## Financial Literacy



A good place to start taking charge of your financial wellbeing is by creating a budget. A budget helps you pay your bills on time, be prepared for emergencies, and reach your financial goals. Take control of your finances by following these five steps.

1. **Set Guidelines** - If you choose to spend more on some expenses, remember to reduce other costs accordingly. Set guidelines on how much money should go toward different expenses.
2. **Add Up Your Income** - To set a monthly budget, you need to know how much money you're earning. Make sure you include all income like salary, interest, pension, and any other sources.
3. **Estimate Expenses** - Reevaluate needs and wants when determining monthly fixed and flexible expenses.
4. **Find the Difference** - Subtract your expenses from your income to find how much disposable income you have. If it's a negative number, reduce your expenses.
5. **Track, Trim and Target** - After creating your budget, track your actual income and expenses. You may be surprised to see what you spend on unnecessary expenses. Adjust your budget to fit your lifestyle and financial goals.

Source: <http://www.practicalmoneyskills.com/assets/downloads/pdfs/PracticalMoneyGuidesBudgetingBasics.pdf>

## Healthy Egg Muffin Cups

### Ingredients

1 tablespoon olive oil  
 1 cup red pepper, measured after chopping  
 1 cup green pepper, measured after chopping  
 1 cup yellow onion, measured after chopping  
 2 cups baby spinach, roughly chopped measured/packed before chopping  
 1 cup mushrooms, measured before chopping  
 2 cloves garlic minced  
 salt to taste  
 4 whole eggs  
 4 egg whites  
 hot sauce, optional for drizzling on top!

### Instructions

1. Preheat oven to 350 degrees F. Grease a standard non-stick 12-slot muffin pan with cooking spray and set aside.
2. Heat a large non-stick skillet over medium heat. Once hot, add in oil, red pepper, green pepper, and onion. Sauté 5-7 minutes, or until peppers are tender.
3. Add in spinach and mushrooms and cook for an additional 2 minutes.
4. In the last 30 seconds, add in minced garlic. Season with salt and remove from heat.
5. Crack eggs/egg whites into a large 4-cup measuring cup and whisk together.
6. Stir in cooked veggies. Pour the egg/veggie mixture evenly into the prepared muffin pan.
7. Bake for 15-20 minutes, or until the tops are firm to the touch and eggs are cooked.
8. Cool slightly and serve immediately!
9. Leftovers can be stored in an airtight container in the fridge for about 4 days. These may also be frozen.
10. To reheat, pop them in the microwave until warm.

Source: <https://showmethenyummy.com/healthy-egg-muffin-cups/>

Check out these online resources and smartphone apps!

Smartphone apps and online services can help you create a personalized budget and automatically track your spending. To find an app to fit your specific needs, narrow down the list of what you're looking to accomplish, and start there. For example, if you're looking for an app that will help you keep track of spending, credit card payment reminders, and checking account balances, check out these free budget apps: [MINT](#) and [Every Dollar](#).

Click [here](#) for the *Five Stages of Financial Wellness Roadmap*

