

# THE BASICS OF BUDGETING

Just like you may refer to dieting as “healthy eating,” financial expert Manisha Thakor likes to refer to budgeting as “healthy spending.”

The key to being financially healthy is making sure that you are spending (and saving!) your income wisely.

Manisha recommends using a healthy spending pyramid as a simple guide to see if you’re on track.

Don’t worry if you are nowhere near this ratio! Simply use it as a guideline to work toward.

Starting to save even 1% or 2% is a step in the right direction.



Manisha Thakor’s Healthy Spending Pyramid  
[www.moneyzen.com](http://www.moneyzen.com)