

**Pros of Following a Budget**

**P**eople in Precontemplation usually don't focus enough on all of the good reasons to follow a budget. The more good reasons or "Pros" you have, the easier it will be to take the next step—when you are ready.

Below are some of the benefits of being wise with money and following a budget. Which benefits matter most to you? Be sure to check them off and add your own to this list.

*benefits of improving your financial well-being*

- Sleep better at night
- Feel more in control
- Feel a sense of accomplishment
- Be happier
- Be healthier
- Have a better relationship with your spouse/partner
- Be a role model for family and friends
- Have financial freedom
- Have peace of mind
- Protect your family
- Feel smarter
- Improve your sense of well-being
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*benefits of following a budget*

- Live within your means
- Know you have enough money
- Be able to save
- Be able to enjoy some "guilt-free" discretionary spending
- Have a better financial future
- Feel more responsible
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