

# 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 you’re spending (and saving!) your income wisely. Manisha recommends using this spending pyramid as a simple guide to stay on track.

Don’t worry if you’re nowhere near this ratio! Simply use it as a guideline to work toward. Starting to save even 1% or 2% of your income is a step in the right direction.



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