

Building Strong Budgets:

Strengthening Families Through Financial Readiness

Budget = Blueprint for Success – A plan, not a restriction

Three Pillars of a Strong Budget

- *Essentials First* – Housing, food, transportation, healthcare
- *Future Proofing* – Savings, debt reduction, emergency fund
- *Values-Based Choices* – Spending aligned with family priorities and personalities

Why It Matters for Families

- Reduces financial stress
- Improves communication & teamwork
- Builds resilience in life's transitions

Action Step for Leaders

- Encourage financial check-ins & connect families to resources

