



# MANAGE YOUR MONEY THE SMART WAY

- STEP 1:** Set realistic goals
- STEP 2:** Identify your income and expenses
- STEP 3:** Separate your needs and wants
- STEP 4:** Design your budget
- STEP 5:** Put your plan into action
- STEP 6:** Set money aside for seasonal expenses
- STEP 7:** Look ahead - and give yourself time to adjust

Find out more tips at [www.mymoneycoach.ca](http://www.mymoneycoach.ca)

## Need help?

Email [crisis@sailors-society.org](mailto:crisis@sailors-society.org) visit  
[www.facebook.com/SailorsSocietyCRN](https://www.facebook.com/SailorsSocietyCRN), or go to  
[www.sailors-society.org/support-for-seafarers](http://www.sailors-society.org/support-for-seafarers)



## NOT ON MY WATCH

A SAILORS' SOCIETY  
CAMPAIGN