

5 Steps for Achieving Financial Stability

With Resources for Arizona Citizens



1

Build a budget.

Commit to living within your means. A budget must cover all of your needs, some of your wants and savings for emergencies and the future.



2

Start an emergency fund.

Save three to five months of your expenses. So when the unexpected happens, you will be ready. Start saving small, and that will build over time.



3

Create a debt pay-off plan.

Set aside money in your budget to pay off your debt. The quicker you get rid of debt, the less you'll pay in the long-run.



4

Save for long-term goals.

Put money aside for retirement, housing, future education, and other long-term expenses. Saving small will pay off big in the future.



5

Learn from financial literacy resources.

You can grow in your money management skills by investing in your financial education.

For more resources check out the Arizona Treasurer's Office Financial Education Portal



Office of the Arizona State Treasurer
1700 West Washington Street
Phoenix, AZ 85007
(602) 542-7800 | www.aztreasury.gov

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