



403(b)Day® 2021

Play REVIVE Bingo! Complete six tasks across, down or diagonally to earn your badge!

R	E	V	I	V	E
Record monthly expenses	Budget for big purchases	Make a goal to pay off debt by a certain date	Use cash instead of cards to stay on track with your budget	Apply extra money toward outstanding debt	Set up automatic transfers into your savings
Pay more than minimum balance on credit card	Research "good debt" versus "bad debt"	Allocate no more than 30% income to non-essential purchases	Write bill due dates on your calendar	Research a zero-based budget strategy	Make a budget spreadsheet
Determine expenses that could be eliminated	Gather 3 months of historic spending	Take advantage of freebies and coupons	Utilize tools to track spending	Look into student debt refinance options	Analyze your credit utilization
Use credit cards for "needs" not "wants"	Make your payments on time	Set realistic goals and do your best to follow them	Evaluate credit health and debt obligations	Incorporate energy efficiencies to reduce cost	Look up the difference between credit and debt
Create a payment plan to pay off debt	Set up monthly contributions to your emergency savings fund	Observe a "no-spend" day	Sign up for customer rewards programs	Determine total monthly income and cash flow	Shop around for best deals
Check your credit score	Set up a 529 account or increase the amount of your savings	Determine your fixed and flexible expenses	Increase your 403(b) contribution by 1%	Reassess and modify your goals as needed	Make small changes to decrease spending

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