



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

Need help?

Email crisis@sailors-society.org visit
www.facebook.com/SailorsSocietyCRN, or go to
www.sailors-society.org/support-for-seafarers



NOT ON MY WATCH

A SAILORS' SOCIETY
CAMPAIGN