

OPTIMA EAP THOUGHT OF THE WEEK

October – Spending

Do not save what is left after spending, but spend what is left after saving.

– Warren Buffett

The “pay yourself first” personal finance strategy encourages consistent saving and intentional spending. It identifies saving as a spending priority, rather than an after-thought.

At times your income might be modest and used mostly for essential spending such as housing, food, utilities, and debt. However, the regular practice of saving even a small amount before paying anything else can help build discipline and productive financial behaviors. And over time, those small amounts add up!



EAP Thought of the Week is developed exclusively for Optima EAP clients by the Optima EAP staff.

**Optima EAP is available to assist when you experience challenges at home or at work.
Call to schedule a confidential appointment with a licensed clinical professional.**

1-800-899-8174

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Employee Assistance Program

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