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BUDGETING SMART TIPS

For First Time Savers



Simple Budgeting Tips Step Plan For Experts 13585

Liberated Coaching



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60 Simple Budget Planning and Money Management Tips to Get Your Finances Under Control Helen C.

Williams,2018-09-11 What you will learn in this book We Asked These Money Experts for Their Best Financial Advice 5 Quick Steps to Simplify Your Life and Make More Money Sometimes Splurging on Experiences Keeps You Financially Sane Adobo 49% of Baby Boomers Overburdened by Rental Housing Costs 7 Ways to Avoid Overspending on Your Holiday Shopping 6 Simple Tools to Help You Automate Your Finances Right Now How to Make a Budget That Actually Works 7 Steps to Take This Summer So You Don t Owe Taxes in 2018 Millennial Money What Couples Need to Know About Sharing Money This Book Uses Cats With Money to Teach You Personal Finance Use This New Tool To Determine the Best Cell Phone Plans for You How to Use the Mvelopes Budgeting App to Manage Your Money 2 Sneaky Ways to Trick Your Brain into Saving Money Supermarket Comparison How to Save Money on Groceries Budget Planning for the Holidays A Step by Step Guide How to Get Money Back on Bills Any Time There s a Power Outage How to Save Money on Landscaping Costs 5 Expert Tips How to Manage Your Money in Canada How This SAHM and Her Family Live Richly on 36K Year Pet Care Is Pricy Despite Waived Fees on Clear the Shelters Day Budgeting Tips How I Manage My Money in 15 Minutes Per Month How to Budget 5 Budgeting Myths You Shouldn t Believe 50 20 30 Rule Is Perfect if You re on a Budget and Have a Life Digit Review How This Guy Saved 4 300 Without Trying What Car is Right for Me and Future Me 36 8% of U S Households Lack Healthy Emergency Funds Study Says What to Do With Your Tax Refund if You Want to See It Grow 11 Simple Money Management Steps to Get Your Finances Under Control Here Are 6 Easy Ways to Alleviate Money Stress How YouTube Made Saving Money Easier for Me How Much to Tip in 24 Situations So No One Spits in Your Drink Here s How a 529 Plan Can Help With Saving for College 11 Personal Finance Podcasts to Make You Smarter About Money How to Make a Budget When You Hate Budgeting Zero Based Budget Makes You Account for Every Dollar You Earn The Best and Worst States for Saving Money Plus How to Start How Avoiding Your Quarterly Taxes Could Cost You Big Time These Are the Sneaky Sales Tactics Stores Use to Trick You Unexpected Auto Repair Would Put 33% of Drivers in Debt 6 Reasons Minor League Baseball is a Major Deal for Fans 7 Financial Resolutions You ll Actually Be Able to Keep in 2018 How Budget Fights Actually Made Us Financially Stable 31% of Americans Have a Healthy Emergency Fund Report Says Financial Advice for Anyone Who s Ever Been Terrible With Money How to Afford to Be a Stay at Home Mom or Dad Here s What to Do These Emergency Funds Aim to Help Writers in a Financial Pinch Frugal Living Challenge How Low Cost Can You Go Cut the Stress 4 Tips for Better Millennial Money Management Future You Will Appreciate Making These 5 Money Moves in Your 20s This Expense Tracking Spreadsheet Helped One Guy Save 4 000 Money Management Apps That Won t Ever Judge You *How to Budget & Manage Your Money* Rachel Mercer,2020-05-04 Are you having a hard time paying your bills and saving your money Do you want to get out of the Paycheck to Paycheck cycle and have more money left in your account at the end of each month Do you want to learn how to

manage your money better Ready to finally take control your finances but don t know where to begin Then this book is for you Many Americans today struggle with saving money and addressing increasing debt Now more than ever it is important for people of all ages to understand the importance of frugality and how their actions today will affect their futures In this book you will be introduced to a wealth of tips tricks and strategies for better financial management no matter your current age financial situations past or future goals In this simple personal budgeting book you will learn how to make a realistic budget that actually works and you can stick to to reach your financial goals faster and to take control of your finances This book is different in that instead of just throwing you some tips you will begin at a starting point that many people try to skip And that is to assess Where you are Right now The road to wealth is paved with goals without financial goals you have no direction so it s easy to spend money on things you ll regret later But if you re saving for a house your son s college education or a new car your goal will keep you focused Financial success is more about mastering the mental game of money than about understanding numbers The math is simple it s controlling your habits and emotions that s hard In How to Budget and Manage your Money you ll discover What budgeting is and its benefits to your financial success A step by step guide on how to make a realistic budget that actually works How to have better spending habits learn personal budget planning How to budget for groceries and many ways to save money How to pay off Debt fast and manage your money better How to budget for retirement whether you ve started saving in your 20s or have yet to start in middle age And much much more You will also get a Free bonus gift of special PDF report The Best Side Hustles You can Do Anywhere at Any Time to make extra money to help you grow your wealth This is a financial planning book for beginners You will learn how to make a budget that works for beginners But it s for anyone who struggles with saving money and managing money It is easy to understand and follow As the saying goes you get what you put into it and your new life of stability and overall peace and happiness is waiting for you to get started There is no magic wand to transport you to a land of milk and honey but with a little effort patience and consistency you can realize your goals on a timeline that works for you Don t continue stressing over your finances as you work and work and feel like you re getting nowhere That is a reality that too many people today are stuck in but this doesn t have to be you So Scroll up to the top and hit that BUY BUTTON to kick debt to the curb save for the future and pursue your financial

Common Cents Earn Spend Live,2019-01-01 MAKE THE DAUNTING TASK OF MANAGING YOUR PERSONAL FINANCES APPROACHABLE WITH COMMON CENTS Money makes the world go round but it doesn t have to make your head spin This budgeting workbook is packed with easy to use worksheets money saving tips advice from financial experts and prompts to help you set and achieve realistic financial goals Customizable monthly budgets let you record and manage your expenses by category as well as see the big picture impact of day to day decisions But setting up a good budget isn t just about tracking daily spending it s about long term financial health so Common Cents will also help you start saving building up an emergency fund paying off your debts and learning how to invest in your future This financial

workbook includes Non boring breakdowns of financial basics Budgeting purchase planning and goal setting worksheets Step by step guides to getting out of debt and building your savings Tips that will help keep you right on track Common Cents is designed to help organize your financial life you ll learn how to make money work for you **How to Build A Budget** Carl Anderson,2025-08-29 How to Build a Budget Save Money Using Few Tips is your simple practical guide to taking control of your money and finally sticking to a budget that works Most people know they should budget but few actually succeed Why Because they set unrealistic goals make avoidable mistakes or give up when life gets in the way This book shows you how to break that cycle with a step by step system that s easy to follow whether you re living paycheck to paycheck or just want to save more for your future Inside you ll discover How to track your spending without feeling overwhelmed The most common budgeting mistakes and how to avoid them Proven strategies to cut costs without sacrificing what matters most Simple money saving tips that add up fast How to set financial goals you can actually achieve A multi step approach that makes budgeting simple and sustainable By the end of this book you ll have the tools and confidence to take charge of your finances reduce stress and finally see your money working for you not against you If you ve ever struggled to stick to a budget this book will show you that saving money and reaching your goals is possible one small step at a time Start building your budget today and create the financial freedom you deserve **Financial Budgeting: A Comprehensive Beginners Guide to Learn the Simple and Effective Methods of Financial Budgeting** Steve Wilson,2019-04-03 If you have no idea what financial budgeting means or how you need to create an effective plan this guide helps you to take your first step towards making the right financial choices This will help you learn how to save money for the rainy day From prioritizing what matters to you along to planning ahead it s important for you to take a step by step lesson so you do not leave any loopholes and create a financial plan that is strong and effective Planning is really important because without a good plan you will not manage to save any money or achieve the goals you set out to do It also comes in handy when you need to control your spending habits and learn how to save for emergencies and achieve the goals that you ve always dreamt of achieving Whether you need help with understanding how you have to pay off your loans and clear out all your debts or you need a strategy on how you can purchase your dream home a budget helps you do it There are various ways you can plan a budget but the kind of budget you choose plays a huge role in your life because that decides whether or not you will succeed over the years or if your budget will go out the window the minute you realize it s too difficult to live up to If you want your budget plan to work you can keep it simple and make the right decision so that it works in your favor After all this is one plan you might want to stick to for the rest of your life The easier and more convenient it is the more actively it will blend into your life and you will manage to apply it to all areas without any kind of struggle From planning unexpected expenses to securing your future and ensuring that you cover your medical expenses a budget always comes in handy It also helps to curb unnecessary spending habits It also helps you to figure out how to control the use of your credit card and limit your visits to the ATM or

your bank Take time in figuring out how to effectively incorporate the 50 30 20 budgeting rule or try applying a cash only budget This guide contains some interesting tips for people who have just started out with financial budgeting and for the people who have gone through most of life without a budget in place Stay on the lookout for some interesting tips on how to ensure your budget doesn't fail and how to reduce your expenses with a limited budget even when there is no room for you to save any money Begin your journey of budgeting today and become a secure individual It's all about the right choices at the right time and in the right manner *Beginners Budgeting Guide* August Walker, 2025-11-20 Take Control of Your Money Even If You've Never Budgeted Before Feel like money always slips through your fingers It's time to change that The Beginner's Budgeting Guide is your simple step by step roadmap to mastering your finances no complicated jargon no overwhelming advice Just clear actionable strategies that anyone can follow In this book you'll discover A clear easy to follow budgeting system designed for beginners No more feeling lost or confused about where your money goes Practical strategies for managing expenses saving for the future and eliminating debt even if you're starting from scratch Real life examples for students young professionals families and anyone who needs a financial reset Step by step worksheets that make tracking your income expenses and savings simple and stress free Tips for sticking to your budget even when life throws unexpected expenses your way How to stop overspending and start building the financial freedom you deserve Worried you won't stick to it Here's why this guide will work for you I'm not good with numbers No worries This guide breaks everything down in simple steps that don't require any math skills just the ability to follow a few easy steps I don't have much money to budget Budgeting isn't just for those with big incomes it's for everyone especially those who want to get a better handle on their finances You'll learn how to make the most of what you have no matter the size of your paycheck I've tried budgeting before and failed You've probably tried complicated systems that felt overwhelming This book keeps it simple and gives you the tools to stay on track without burning out I don't have the time to stick to a budget You don't need hours a week to make budgeting work This book shows you how to make small consistent changes without adding stress to your already busy schedule Ready to take control of your money and start building the future you deserve Don't wait another day to start your financial journey Grab your copy of *The Beginner's Budgeting Guide* now and take the first step toward financial freedom Your new money mindset starts today **Where Did My Money Go?** Payback To Options, 2025-12-13 Feeling stressed every time you check your bank account You're not bad with money You're not lazy And you're definitely not alone If you've ever asked yourself Where did my money go this book was written for you *Where Did My Money Go* is a calm practical guide for people living paycheck to paycheck who want clarity control and peace around their finances without shame overwhelm or complicated spreadsheets This isn't a cut everything budget This is a real life money system designed for people with jobs bills stress and actual lives Inside this book you'll learn how to Understand where your money is actually going Identify hidden spending leaks without guilt Build a flexible budget that includes real life and fun Create a simple safety net even if

you're starting from 0 Stop living in financial panic mode Feel calm and confident about money again All using The Money Clarity Method a four part system built for sustainability not perfection The Money Clarity Method includes Track It Awareness without shame Trim It Cut stress not joy Assign It Give every dollar a job Protect It Build stability and peace You'll also be guided through the 30 Day Money Clarity Challenge a step by step plan that helps you apply everything in real time without burnout This book is perfect for you if You live paycheck to paycheck and don't know why You feel stuck in a job and want more financial control Budgeting has failed you in the past You want calm not hustle You want a system that actually fits real life This book is NOT A get rich quick guide A shaming or judgmental money lecture A complicated finance textbook It is a reset A relief And the first step toward a calmer financial life Clear money Calm life That's what Payback To Options is here to help you build one simple step at a time [Budgeting Made Easy: A Step-by-Step Guide to Financial Freedom](#) Claire Marshall,2025-10-13 Do you feel like your money disappears before the month ends Are you tired of living paycheck to paycheck unsure where your hard earned cash is going It's time to take control of your finances and this book shows you exactly how What You'll Learn Master Your Budget Step by step guidance to track income manage expenses and gain complete control of your money Eliminate Debt Faster Proven strategies to reduce and eliminate debt without feeling deprived Save Smarter How to build an emergency fund save for goals and invest in your future Plan for Financial Freedom Create a roadmap that turns budgeting from a chore into a tool for building wealth Practical Actionable Tips Templates worksheets and examples make it easy to implement immediately Why This Book Is Different Most budgeting guides overwhelm you with theory or complicated formulas Budgeting Made Easy cuts through the noise with a simple actionable and step by step approach that works for anyone beginners busy professionals and families alike This isn't just about tracking dollars it's about building habits that give you peace of mind confidence and real financial freedom Who Should Read This Anyone struggling to make ends meet and tired of living paycheck to paycheck Beginners who want a clear roadmap to take control of their finances Families or individuals looking to save more spend smarter and plan for the future Anyone ready to stop worrying about money and start building lasting wealth What You'll Achieve After reading this guide you'll be able to Understand exactly where your money goes every month Build a budget that works for your lifestyle not against it Reduce debt and start saving confidently Plan for bigger financial goals like buying a home starting a business or early retirement Achieve true financial freedom step by step Take control of your money today Click Buy Now and start your journey to financial freedom with a system that works [*How to Budget*](#) Christina Sorg,2016-06-19 Millionaire Mind How to Budget is going to take you through some simple easy to start steps Before you reach the end of this book you will have tasks you can start immediately and start to feel comfortable about your financial situation You will discover how your mindset can be hindering your spending habits You can stop letting your want now attitude from getting in the way just as soon as you finish this book Unlike other guides available to you this one is set up for easy reading where you learn some real life methods for

solving your debt issues as well as getting a budget that will help you reach those goals and dreams you have You know there are things you wish to buy or places you want to see It will take time You will have to correct any debt situation you have but rather than a lot of stories about what someone else did you now have a guide that will take you through the steps of assessing your situation find where you can save and much more What you will learn How to view your income and expenses Determining your recurring and non recurring expenses Where you can save money and how to save that money How to pay off your credit card debt How budget planning works Act now so you can be debt free in a reasonable amount of time Each person has a different amount of debt so while someone might be debt free in a year you may need five years Additional Lessons Gain steps on changing your mindset Finding new income pathways How to start right this minute in creating a budget A step by step budget planner guide You are ready to take the next step You are already thinking of ways to change your spending habits for a better life now you just need the how Budget management is important Learn the best budget planning strategies Learn from your millionaire teacher Christina Sorg Budgeting for beginners made easy Start your journey on the millionaire fastlane by sorting out your budget No matter your income without a budget you cannot succeed You need a budget planner a good budget management and a guide to navigate you through the proven steps of money management Learn from your millionaire teacher Christina Budget planning made easy Get yourself on the millionaire fastlane track Take control of your budget management Budgeting for beginners can be a daunting task What most people get wrong You do not need to have a very high income to succeed in life you need a budget planner It will ensure that you can invest your money wisely If you want to get on the millionaire fastlane you have to get a good budget management first Budgeting for beginners is the first and essential step to financial success Learn from your millionaire teacher Christina Sorg how to start your money journey Remember The more you learn the more you earn [How to Gain Control Over Your Finances: Budgeting, Reduce Monthly Bills, Realistic Goals & Set Up a Financial Plan](#) Bob Babson,2025-07-11 Take control of your money and your future with this straightforward beginner friendly financial guide Whether you re drowning in expenses or just want to manage your money better this book teaches you how to build a plan spend smarter and reach financial stability without feeling overwhelmed Inside you ll learn how to Create a simple realistic monthly budget that works Identify and reduce unnecessary recurring bills and expenses Set clear achievable short and long term financial goals Build an emergency fund even on a tight income Track your spending habits and make smarter daily choices Understand debt vs savings and how to balance both Start a step by step financial plan tailored to your lifestyle Whether you re living paycheck to paycheck or just want to tighten up your financial habits this guide gives you the tools to gain peace of mind and take control of your financial future [The Budgeting Blueprint: Making Money Make Sense: 3-Step Guide To Create A Personal Budget and Spending Plan](#) Brian D. Johnson,2020-08-21 THE BUDGETING BLUEPRINT is an illustrated easy to use 3 Step guide to create a personal budget and spending plan for the everyday person The Budgeting Blueprint helps you make your money make sense by taking you

through a step by step process to organize your finances to experience financial wellness and peace of mind As a result you will experience success paying your bills on time allocating money to savings and reducing your debt all of which may have a positive effect on your credit report

Mastering Your Money: A Step-by-Step Guide to Budgeting and Saving Like a Pro William Moore,2024-12-12 Unlock Financial Freedom and Transform Your Future Struggling with money management Wondering how to break free from debt or save for your dreams Mastering Your Money A Step by Step Guide to Budgeting and Saving Like a Pro is the practical and inspiring guide you ve been waiting for This Comprehensive Guide Covers Budgeting Made Easy Learn how to build a budget tailored to your needs and goals Saving Smarter Simple strategies to create an emergency fund and achieve long term savings Debt Free Living Proven techniques to eliminate debt and stay out of it for good Spending Wisely Tips to reduce expenses without sacrificing what you love Investment Basics Understand how to grow your money with safe and effective investments Who Should Read This Book Individuals ready to break free from paycheck to paycheck living Families striving to build financial security and plan for the future Professionals looking for no nonsense advice to take control of their money Why Choose This Book Written in a clear step by step style Mastering Your Money is packed with actionable advice real life examples and empowering tools to help you reach your goals no matter where you start By the end of this journey you ll have the confidence and skills to take charge of your finances and live the life you deserve

Smart Money Management Laila Whitaker,2023-09-03 Are you living paycheck to paycheck Do you want to get your finances under control and achieve financial freedom This book is a simple guide to managing your finances that will help you achieve the results you desire With this book you will learn how to budget your money set goals get organized and grow your net worth Plus you will be equipped with the plan you need to make smart financial decisions and create a secure financial future Benefits from reading this book Learn how to make a budget and stick to it Get inspired to achieve financial freedom Discover how to maximize your savings and grow your net worth Equip yourself with a strategy to make smart financial decisions Change your life with a personalized financial plan What s included in this book A step by step guide to budgeting Tips on how to save money Strategies for growing your net worth A look at how to invest A plan to manage your debt Scroll up and buy this book now before the price changes and get on the path to financial freedom

Money Made Simple J D Johnson,2025-01-02 Money Made Simple Your Beginner s Guide to Budgeting Saving and Growing Wealth Do you dream of financial freedom but feel overwhelmed by where to start Are you tired of living paycheck to paycheck or feeling like your money disappears without a trace Money Made Simple is the ultimate guide to transforming your financial life helping you master your money and unlock the life you ve always wanted In this easy to follow and practical guide J D Johnson an experienced financial strategist shares proven methods to take control of your finances regardless of where you re starting from Whether you re tackling debt struggling to save or looking to invest for the future this book provides the clarity and tools you need to take confident purposeful action What You ll Discover Inside The 50 30 20

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Master Your Money Steve Abraham, 2024-07-23 Are you tired of feeling overwhelmed by your finances Do you struggle to make ends meet or save for the future Master Your Money A Simple 7 Step Budgeting System to Help You Save Money is here to transform your financial life This comprehensive guide provides a clear practical and straightforward approach to budgeting helping you take control of your money and achieve financial peace In this book you will discover Step by Step Instructions Each chapter breaks down the budgeting process into manageable steps making it easy for anyone to follow Real Life Examples Learn from real life scenarios that illustrate the challenges and solutions in budgeting Practical Tips and Tools Utilize practical tips tools and techniques to track your spending categorize expenses and set achievable financial goals Long Term Financial Strategies Gain insights into long term financial planning and strategies to build wealth and secure your financial future What You Will Learn Track Your Spending Understand where your money is going and identify areas to cut back Categorize Your Expenses Organize your spending into categories to see the bigger picture Set Financial Goals Define clear actionable financial goals that keep you motivated Create a Budget Develop a realistic budget that aligns with your income and goals Implement Your Budget Put your budget into action with discipline and consistency Monitor and Adjust Regularly review and adjust your budget to stay on track Review and Reflect Reflect on your financial progress and set new goals for continued success How This Book Will Benefit You Achieve Financial Freedom Break free from the cycle of living paycheck to paycheck Reduce Financial Stress Gain peace of mind by having a clear plan for your

money Build Wealth Learn strategies to save invest and grow your wealth over time Stay Motivated Keep on track with your financial goals through practical advice and encouragement Grab your copy now [Smart Budgeting for Busy Families](#) David Puckett,2025-03-09 Struggling to keep up with bills unexpected expenses and the chaos of family finances You re not alone Budgeting can feel overwhelming especially when life is already packed with work school and everything in between But managing your money doesn t have to be stressful This book will show you how to build a simple flexible budget that works in real life without rigid spreadsheets confusing finance jargon or unrealistic restrictions What you ll learn The best budgeting method for your family choose from 50 30 20 Zero Based Budgeting or a hybrid approach How to track spending the easy way no complicated apps or number crunching required How to plan for real life expenses because kids activities medical bills and last minute school costs are inevitable Money saving hacks for families practical ways to cut costs on groceries kids expenses and family fun How to create a stress free budget that actually works without feeling deprived This book is perfect for busy parents who want a realistic step by step guide to taking control of their family s finances without the overwhelm Take the first step toward financial peace today [Simple Budgeting for Struggling Adults](#) Jordan Dylan Monroe,2026-01-17 Simple Budgeting for Struggling Adults is the practical real life budgeting guide created for people who are tired of living paycheck to paycheck tired of financial stress and tired of failing perfect budgets that were never designed for low income living This book gives you a step by step budgeting plan that helps you build stability even when money is tight You will learn how to cut expenses without suffering create a clear spending structure and stop the constant cycle of late bills borrowing and panic decisions Unlike generic finance books this guide is built for real life irregular income family pressure rising living costs debt stress and unexpected emergencies It includes a simple system that helps you pay bills on time create a one page budget and start saving consistently even if it s small Inside you ll discover A survival budgeting method for low income adults A simple bill priority system to avoid late fees and financial regret A weekly budgeting routine that actually works when life is stressful Smart expense cutting strategies for food transport subscriptions and daily spending leaks A realistic emergency fund plan to build protection and reduce financial panic A restart plan for recovering after setbacks without quitting If you ve ever asked yourself Why does my money disappear so fast or Why can t I stay consistent this book gives you the clarity structure and real budgeting tools to finally take control Start today and build a budget that fits your life not a budget that breaks you **The Simple Budget Recovery Plan :How to Regain Control of Your Money after Financial Setbacks** PAUL MCDANEY , The Simple Budget Recovery Plan How to Regain Control of Your Money After Financial Setbacks Financial setbacks happen to people at every income level and life stage What matters most is how quickly and confidently you recover The Simple Budget Recovery Plan is a practical step by step guide designed to help you stabilize your finances rebuild confidence and regain control of your money after disruptions such as job loss unexpected expenses debt accumulation or overspending This book focuses on simplicity and sustainability Instead of

complex financial jargon or unrealistic rules it offers clear strategies for resetting your budget prioritizing essential expenses managing debt and rebuilding savings at a pace that fits real life You will learn how to assess your current situation without guilt create a flexible recovery budget stop financial leaks and establish habits that prevent future setbacks Written for individuals who want clarity structure and forward momentum this guide emphasizes progress over perfection Whether you are recovering from a short term setback or navigating a longer financial rebuild The Simple Budget Recovery Plan provides the tools and mindset needed to move from financial stress to stability one practical step at a time

Budgeting with Purpose Liberated Coaching,2020-05-29 This e workbook is for the woman who is tired of having more month than money having to turn to debt every time life happens the rat race of going into debt each year only to wait for a tax refund in order to feel some type of relief What would you be able to do if you had no credit cards car payments and rent mortgage that you can't do now The purchase of this e workbook includes 14 days from date of purchase of UNLIMITED Email Financial Coaching It's like having a Financial Coach in your pocket or wherever you keep your cell phone Included SMART Goal Tracker Monthly Budget Form Spending Leaks Tracker Budget Dictiona

Budget Guide for Beginners: How to Manage Your Money (Save Money Tips, How to Save Money, Budgeting for Beginners, How to Manage Money, How to Bud Matthew Roy,2019-02 How To Manage Your Money Money the want for money and money related issues are universal Trying to develop a budget that suits one's individual needs and is workable enough to actually stick to is a very common problem All of us at some point in our lives face money related issues Sometimes it is not enough to fulfill our financial goals At other times we don't know how to save ourselves from going bankrupt Having a smoothly working budget is the best answer to all money related issues My husband and I just went through a really tough financial patch With a new baby and all related expenses we were really living hand to mouth Rather than adding money to our savings we were spending our savings quickly We were very close to having a zero balance in our savings account when we realized that it was time for a lifestyle change which is really what most budgets require We had to make several different major steps to get on a budget We never realized what difference not picking up that party pack of chips from the store aisle could make No one ever does until they try it Shifting to a low rent apartment letting go of our Toyota Camry and resorting to public transport quitting trips to fast food outlets leaving the six pack of beer back at the store counter choosing a cheaper diaper brand and shopping for our clothes at the wholesale store are some of the many changes that we had to make We also developed a habit to note each and every expense down to the last penny I downloaded budgeting software and logged each and every detail of income and expense into it We started doing things for fun that didn't require money For date night we would go for a walk around the park By the way we didn't hire a babysitter my husband's mom took the baby for a few hours Long story short within a few months we were finally able to actually see our savings reading a comfortable figure We plan to go on until we are completely free of financial anxiety That is we want to save enough so that we can have mental and financial freedom to

do things that we want and to fulfill our long term financial goals Then savings can take care of the bills While I was planning our budget I did a lot of research This book is based on that research and some personal experiences that I gained while going through the process The first chapter is purely theoretical Chapter 2 contains several budgeting methods and psychological tactics that can help you stay on the budget Chapter 3 contains a practical step wise plan that you can follow to develop your personalized budget I can assure you that if you follow the methods and techniques that I have provided in this book you will be able to save yourself from a financial disaster and you will be able to have a savings account statement that you are proud of For more information click on the BUY BUTTON

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