

# HOW TO MAKE A BUDGET?

**1**

**Embrace the Ongoing Process of Budgeting**

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**Calculate Your Monthly Income**

**3**

**Add Up Your Necessary Expenses**

**4**

**Add "Pay Yourself" Line Items**

**Plan for Your Discretionary Expenses**

**5**

**Compare and Adjust**

**6**

**Implement and Track Your Spending**

**7**

**Adjust your habits if necessary**

**8**

# Top Budgeting Tips Explained

**G Psacharopoulos**



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