

# TIPS FOR BETTER BUDGETING

Budgeting is a key financial move for anyone wanting to improve their financial situation. Without knowledge of where your money is going and a plan to maximize your financial situation, you are likely going to struggle to meet many of your financial goals. Not everyone is successful the first time they begin to budget but using some of the following tips might prove helpful.

## HAVE FEWER CATEGORIES

Less categories takes less time to complete which increases likelihood of continuing.

## TRACK ONLY DISCRETIONARY EXPENSES

Sometimes the biggest improvements come from tracking what you can control.

## ACCOUNT FOR NON-MONTHLY EXPENSES

These expenses often cause budget issues unless accounted for in each month.

## BUDGET WEEKLY

Having a shorter budget timeline often helps with making adjustments.

## TRACK TRANSACTIONS NOT AMOUNTS

Not all budgets have to be about dollars, sometimes limiting transactions is best.

## MAKE CONSTANT CHANGES

Your life changes constantly and your budget will need to change as life happens.

## DON'T BE DISCOURAGED

There will be times you will not make your budget but use it as a learning lesson.

## SHARE WITH YOUR SIGNIFICANT OTHER

If you have a significant other then you will need their support to be successful.

## GO FOR OVERALL BALANCE

Focus more on balancing your overall budget rather than each individual category.

Developing better budgeting habits is one of the best ways to improve your financial situation. You will also have developed a tool that will be very useful in all of your important financial decision-making opportunities.

# Expert Budgeting Tips Guide For Workers

**Pennsylvania. Office of the Governor**



## **Expert Budgeting Tips Guide For Workers:**

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