

A hand is shown using a white calculator on a light blue surface. In the background, there are several US dollar bills, including a \$100 bill and a \$20 bill. The text is overlaid on the right side of the image.

THE ULTIMATE GUIDE TO BUDGETING

**A STEP-BY-STEP
APPROACH FOR YOUNG
WORKERS**

Pro Budgeting Tips Guide For Workers 13940

N.D NGWANA



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