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# **THE ULTIMATE GUIDE TO BUDGETING**

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

# Ultimate Budgeting Tips Step Plan For Workers

**Maximum PC**



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*The best start in life?* Great Britain: Parliament: House of Commons: Work and Pensions Committee, 2008-03-10 The Government has set itself the challenging target of halving the number of children living in poverty by 2010/11 and eradicating child poverty by 2020 With 2010 fast approaching Ministers are still committed to the targets and the Committee wanted to ascertain whether DWP has the right measures in place to meet its objectives Significant progress has been made but the target remains challenging there are still 2.8 million children living in poverty and the most recent data shows a slight increase in this number The Committee is convinced of the damaging effect of poverty on a child's self-esteem and expectations and also its effects in contributing to social exclusion Children growing up in poverty are also more likely to have poorer health and poorer educational outcomes There are groups of children who have a much higher risk of growing up in poverty for example if they or a parent are disabled and there are higher poverty rates amongst Pakistani Bangladeshi and black children Getting parents into sustainable work should be the focus of the strategy to lift them and their children out of poverty but there are concerns that the Jobseekers Allowance regime is not sufficiently flexible to reflect the complexity of lone parents' lives To eradicate child poverty by 2020 the Government needs a long term strategy on benefit income for those who are unable to work If benefits are uprated in line with inflation the gap between the incomes of those in work and those on benefits will only get wider as benefits will not keep pace with earnings As poverty is measured as a percentage of median earnings the implications for the 2020 target in particular are serious

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