

# Basic Budgeting Tips

UNDERESTIMATE YOUR INCOME

OVERESTIMATE YOUR EXPENSES

GET YOUR SPOUSE OR FAMILY  
INVOLVED

PREPARE FOR UNEXPECTED EXPENSES

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AND WANTS

RECORD EVERY EXPENSE

USE THE RIGHT TOOLS

KEEP YOUR RECORDS ORGANIZED

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# Beginner Friendly Budgeting Tips Explained For Experts

**Peter Bernstein, Christopher Ma**



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