

6 TIPS TO EFFECTIVE BUDGETING



FORMULATE A PLAN

Determine your financial goals, currently and in the future. Where do you want to be in five years?



PAY OFF YOUR DEBTS

To get ahead you need to get your debts down as much as you can. Start with high interest debts first.



CREATE A BUDGET

A budget helps you to see your expenditure and find areas where you can save money.



REVIEW YOUR BILLS

Can you get a better deal on your phone, internet or utility bills? Shop around!



CUT BACK EXPENSIVE HABITS

Spending on things like takeaway coffee and dinner can eat into your weekly budget.



UNEXPECTED EXPENSES

Make sure you allow for unexpected expenses such as dentists and vet bills.



AUSTRALIAN
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Best Way To Budgeting Tips

TD Snyder



Best Way To Budgeting Tips:

What To Do When the Economy Sucks Peter Sander, 2008-12-17 Let's face it Today's economy sucks There's a housing crisis a credit crisis and an unemployment crisis And that's just for now But families don't need to move into refrigerator boxes and start scrounging for spare change This book offers readers concrete specific strategies to prevent foreclosure create and stick to a family budget repair bad credit ratings streamline spending save for the future and more Elected leaders and economic theories come and go But author Peter Sander shows how to maintain financial stability no matter who's in charge

The city trip guide for Mitiaro (Cook Islands - New Zealand) YouGuide Ltd, **The city guide for Shanghai (上海)** YouGuide Ltd, The city trip guide for Lalomanu (Samoa) YouGuide Ltd, *10 Minute Guide to Household Budgeting* Tracey Longo, 1997 Figuring how to make dollars work longer and harder is a tough job for anyone regardless of income This book explains the basics of creating a budget and managing spending habits Charts and graphics

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