

# What is a Budget



## What is a budget

A plan for managing your money, created based on an estimation of your income and expenses – usually for a month or a year.



## What does a budget include

Your active and passive income, essential and discretionary expenses, and savings & investment goals.



## Why should you create a budget

It encourages you to live within your means and helps you make good financial decisions.



## Who needs a budget

Often, budget is only seen as a tool to get out of financial trouble. But that's not true – everyone can benefit from a budget.

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# Simple Budgeting Tips Explained For Students

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