

BUDGETING GUIDE

A Simple Guide to Personal Budgeting

1

Understand Budgeting

Budgeting helps you take control of your finances, save for your goals, and avoid debt.



2

Follow these Budgeting Steps

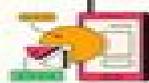


3

Apply these 4 tips for Successful Budgeting



Stick to Your Plan



Use Budgeting Tools



Save Automatically



Build an Emergency Fund

4

Avoid these 3 Common Budgeting Mistakes

Underestimating Expenses

Not Accounting for Irregular Expenses

Failing to Adjust the Budget

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