

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
LENDING CENTRE

Top Budgeting Tips Online For Experts

Lauren Gardner



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The Librarian's Internet Survival Guide Irene E. McDermott, 2006 In this updated and expanded second edition of her popular guidebook Searcher columnist Irene McDermott once again exhorts her fellow reference librarians to don their pith helmets and follow her fearlessly into the Web jungle She presents new and improved troubleshooting tips and advice Web resources for answering reference questions and strategies for managing information and keeping current In addition to helping librarians make the most of Web tools and resources the book offers practical advice on privacy and child safety assisting patrons with special needs Internet training building library Web pages and much more

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