

# 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

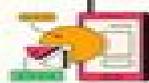


3

### 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

# Ultimate Budgeting Tips Full Tutorial

**L Towne**



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