

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.



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US Office of Management and Budget Handbook - Administrative, Management and Budgeting Strategies IBP, Inc.,2013-01-16 2011 Updated Reprint Updated Annually US Office of Management and Budget Handbook The Budget of the United States Government United States,2016 **Budget of the United States Government** United States. Office of Management and Budget,2015 **Fiscal Year 2016 Analytical Perspectives: Budget of the U.S. Government** ,2015-02-02 Contains analyses that are designed to highlight specified subject areas or provide other significant presentations of budget data that place the budget in perspective This volume includes economic and accounting analyses information on Federal receipts and collections analyses of Federal spending detailed information on Federal borrowing and debt baseline or current services estimates and other technical presentations **Fiscal Year 2016 Budget of the U.S. Government** Office of Office of Management and Budget (U.S.),2015-01-25 Contains the Budget Message of the President information on the President s priorities and budget overviews by agency and summary tables **U.S. News & World Report** ,2008 **The Pall Mall Budget** ,1874 **The Budget Report of the State Board of Finance and Control to the General Assembly, Session of [1929-] 1937** Connecticut. Board of Finance and Control,1901 Budget report for 1929 31 deals also with the operations of the fiscal year ended June 30 1928 and the estimates for the fiscal year ending June 30 1929 **AF Press Clips** United States Department of State. Bureau of African Affairs,1988 *The Budget [a Monthly Magazine to Advocate Economy and Efficiency in the Business of Government]* Walter Gray Miller,1923 *Congressional Record* United States. Congress,1977 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 AF Press Clips ,1988 **The Woman's Journal** ,1928 *Budget for ...* India. Finance Department,1921 **Woman's Home Companion** ,1922 The Legislative Assembly Debates (official Report) India. Legislature. Legislative Assembly,1924 *Industrial Sports and Recreation* ,1956 **United States Economist, and Dry Goods Reporter** ,1917 *The Saturday Review of Politics, Literature, Science and Art* ,1924 The Saturday Review ,1924

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