

Top 10 BUDGETING TIPS

1. Manage your expectations
2. Be realistic with your spending & saving
3. Be humble with your "needs" vs. wants
4. Be flexible in what you will give up
5. Track & write down ALL spending
6. Limit "how" you spend your money
7. Remember your money goals
8. Make it a routine
9. Be organized
10. Tweak & adjust, and do it again

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O García



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At other times we don't know how to save ourselves from going bankrupt. Having a smoothly working budget is the best answer to all money-related issues. My husband and I just went through a really tough financial patch. With a new baby and all related expenses, we were really living hand to mouth. Rather than adding money to our savings, we were spending our savings quickly. We were very close to having a zero balance in our savings account when we realized that it was time for a lifestyle change, which is really what most budgets require. We had to make several different major steps to get on a budget. We never realized what difference not picking up that party pack of chips from the store aisle could make. No one ever does until they try it. Shifting to a low-rent apartment, letting go of our Toyota Camry and resorting to public transport, quitting trips to fast-food outlets, leaving the six-pack of beer back at the store counter, choosing a cheaper diaper brand, and shopping for our clothes at the wholesale store are some of the many changes that we had to make. We also developed a habit to note each and every expense down to the last penny. I downloaded budgeting software and logged each and every detail of income and expense into it. We started doing things for fun that didn't require money. For date night, we would go for a walk around the park. By the way, we didn't hire a babysitter; my husband's mom took the baby for a few hours. Long story short, within a few months, we were finally able to actually see our savings reading a comfortable figure. We plan to go on until we are completely free of financial anxiety. That is, we want to save enough so that we can have mental and financial freedom to do things that we want and to fulfill our long-term financial goals. Then savings can take care of the bills. While I was planning our budget, I did a lot of research. This book is based on that research and some personal experiences that I gained while going through the process. The first chapter is purely theoretical. Chapter 2 contains several budgeting methods and psychological tactics that can help you stay on the budget. Chapter 3 contains a practical, step-wise plan that you can follow to develop your personalized budget. I can assure you that if you follow the methods and techniques that I have provided in this book, you will be able to save yourself from a financial disaster and you will be able to have a savings account statement that you are proud of. For more information, click on the BUY BUTTON.

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