

Basic Budgeting Tips

UNDERESTIMATE YOUR INCOME

OVERESTIMATE YOUR EXPENSES

GET YOUR SPOUSE OR FAMILY
INVOLVED

PREPARE FOR UNEXPECTED EXPENSES

DIFFERENTIATE BETWEEN NEEDS
AND WANTS

RECORD EVERY EXPENSE

USE THE RIGHT TOOLS

KEEP YOUR RECORDS ORGANIZED

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PHR / SPHR Professional in Human Resources Certification Study Guide Sandra M. Reed, Anne M. Bogardus, 2012-04-18 NOTE The exam this book covered PHR SPHR Professional in Human Resources Certification Fourth Edition was retired SYBEX in 2018 and is no longer offered For coverage of the current exam PHR and SPHR Professional in Human Resources Certification 2018 Exams Fifth Edition please look for the latest edition of this guide PHR and SPHR Professional in Human Resources Certification Complete Study Guide 2018 Exams Fifth Edition 9781119426523 The demand for qualified human resources professionals is on the rise The new Professional in Human Resources PHR and Senior Professional in Human Resources SPHR exams from the Human Resources Certification Institute HRCI reflect the evolving industry standards for determining competence in the field of HR This new edition of the leading PHR SPHR Study Guide reflects those changes Serving as an ideal resource for HR professionals who are seeking to validate their skills and knowledge this updated edition helps those professionals prepare for these challenging exams Features study tools that are designed to reinforce understanding of key functional areas Provides access to bonus materials including a practice exam for the PHR as well as one for the SPHR Also includes flashcards and ancillary PDFs Addresses key topics such as strategic management workforce planning and employment compensation and benefits employee and labor relations and Occupational Safety and Health Administration regulations This new edition is must have preparation for those looking to take the PHR or SPHR certification exams in order to strengthen their resume

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