

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

Ultimate Budgeting Tips Tips For Creators

J Dewey



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web background grcic was born in munich germany in 1965 to a serbian father a german mother and grew up in wuppertal 6 7 8 9 his father born in belgrade former yugoslavia collected 18th century art and his mother was an art dealer 7

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web konstantin grcic was trained as a cabinetmaker at parnham college in dorset before studying industrial design at the royal college of art in london in 1991 he set up his own practice konstantin grcic design the vitra design museum devoted a monographic exhibition to grcic and his

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