

Tips to budgeting

1

Compare income & expenses

Make a list of your expenses compared to your current income and see if you spend more than you earn.



2

Create spending categories

Set spending into categories. For example essential spending, bills, mortgage and see how much you have left.



3

Set a savings goal

Set yourself realistic savings targets like paying off a car without a loan or going on holiday as well as paying bills.



4

Cut back on nice to have items

You can save more if you identify what nice to have items you can cut back on, for example cutting back on eating out.



5

Stick to a realistic plan

Make sure you make your goals realistic and easy to reach, otherwise you will not be able to successfully budget.



6

Build emergency savings

Build emergency savings in case of the unexpected. Experts recommend to have at least 3 to 6 months living expenses as a backup.



7

Talk to a professional

Talking to a professional to get expert advice is highly recommended as they can help get the best outcome for you.



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A Gutmann



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