

A hand is shown using a white calculator on a light blue surface. In the background, there are several US dollar bills, including a \$100 bill and a \$20 bill. The text is overlaid on the right side of the image.

# **THE ULTIMATE GUIDE TO BUDGETING**

**A STEP-BY-STEP  
APPROACH FOR YOUNG  
WORKERS**

# Pro Budgeting Tips Step Plan For Workers

**E Durkheim**



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