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# PERSONAL BUDGETING KIT

Sylvia S. Lim, CFP, CGA

- Understand where your cash goes and how you can keep more of it
- Learn to trim spending painlessly
- Discover how to set realistic financial goals — and achieve them

**SelfCounsel Press**  
REFERENCE SERIES

# Personal Budgeting Kit

**Ruth Rejnis, Claire Walter**



## **Personal Budgeting Kit:**

**Personal Budgeting Kit** Sylvia Lim,2005 Do you find yourself living from paycheck to paycheck Do you wonder why you make a good living and yet have no money left at the end of the month Do you feel helpless when you try to think about planning for your financial future Most important do you feel overwhelmed at the idea of coming up with a personal budgeting plan Take control of your finances This is a step by step guide to help you organize your finances and stay on track financially for the rest of your life Along with all the necessary forms and spreadsheets it contains tips and information to help you create a workable personal budget It simplifies the budgeting process making it easy for you to create a solid realistic plan

**Personal Budget Kit** Enodare (Firm),2014-03 In this kit we ll guide you step by step through the process of creating and living with a personal budget We ll show you how analyze how you receive and spend your money and to set goals both short and long term You ll learn how to gain control of your personal cash flow You ll discover when you need to make adjustments to your budget and how to do it wisely Most of all this kit will show you that budgeting isn t simply about adding limitations to your living but rather the foundation for living better by maximizing the resources you have This Personal Budget Kit provides you with step by step instructions detailed information and all the budget worksheets and spreadsheets necessary to identify and understand your spending habits reduce your expenses set goals prepare personal budgets monitor your progress and take control over your finances Take Control of Your Finances Reduce your spending painlessly and effortlessly Pay off your debts early Improve your credit rating Save invest money Set achieve financial goals Eliminate financial worries Brief Table of Contents 1 Why You Need to Budget 2 Analyzing and Tracking Your Current Finances 3 Setting Your Goals 4 Strategies to Reduce Expenses Save Money 5 Managing Debt and Credit 6 Making Your Budget Plan 7 Living With and Making Adjustments To Your Budget Appendix Budget Worksheets

### **Simply Essential**

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