

Title:

Budgeting Without Shame

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477

Summary:

Are you constantly trying to stay just one step ahead of your bills? A budget can help you org

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budgeting,budget,frugal

Article Body:

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Many people think of a budget as a financial jail or a diet. They eventually fail at their budg

First, you have to create your basic budgeting template. You have to look at the way you actual

Then move on to identifying your spending and expenses. Start with your bills. List each one a

Then move on to the basics, such as groceries and car expenses. If you eat out every day for l

You can used a template budget worksheet, found online or in a bookstore. Make sure that you e

Now you need to identify your budget amounts. Collect your receipts and bills for the past mon

For the next two or three months, you should consider simply tracking your spending to get a r

Once you have an idea of where your money is really going, you can start cutting back in certa

Remember, your budget isn't something designed to limit your spending. It is created to let yo

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