

Title:

New Year Home Budgeting

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Summary:

The pre-Christmas period is the peak time of the year for retail sales, and many department an

Even people who might normally be very careful with their finances, may feel some pressure to

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Article Body:

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An excess of borrowing can mean later problems for those consumers who really do let their fin

Between Christmas and New Year is a good time for home budgeting, looking ahead to the next ye

How To Budget For The Year Ahead

What you have spent over Christmas, whether on credit or out of savings, is a matter of fact.

When planning your budget, start by making a list of all your outstanding debts, who they are

Next, list out your unavoidable and essential monthly payments in order of importance, with an

At this stage, work out a sub-total of all the above items, which will be your priority monthl

Hopefully, though, you will have a surplus each month which you can use for desirables and for

You can then add to your monthly budget by listing those desirables you want to spend money on

If your spending has really gone over the top of your capabilities to repay on time, then you

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