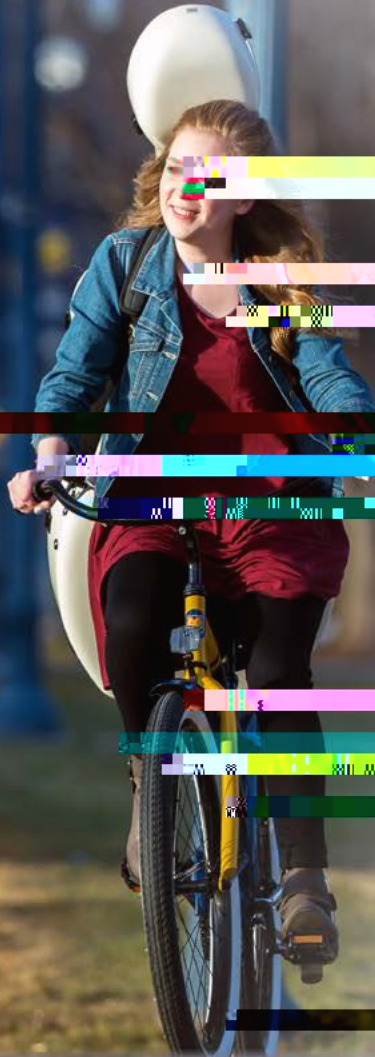


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PERSONAL FINANCES

What is a budget?

1. A budget is a plan for how to spend your money.

What are the benefits of budgeting?

1. It helps you track your spending and stay on top of your bills. It also helps you save money for your future.

How do you create a budget?

1. Start by listing all your income sources. Then, list all your expenses, including rent, utilities, groceries, and entertainment. Subtract your expenses from your income to see how much you have left over. If you're spending more than you're earning, you'll need to find ways to cut back on your expenses.

How do you track your budget?

1. You can use a budgeting app, a spreadsheet, or a notebook to track your spending. Make sure to update your budget regularly to reflect any changes in your income or expenses.

What are some common budgeting mistakes?

1. Not accounting for all your expenses, including hidden costs like parking fees or late fees. Also, not leaving room for unexpected expenses.

What are some tips for budgeting?

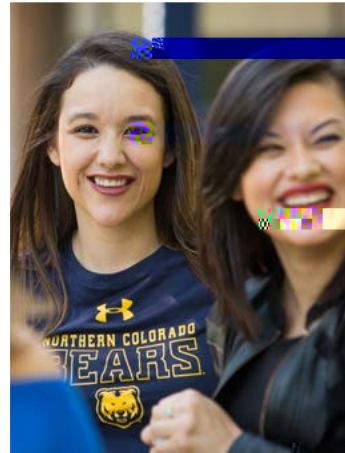
1. Start small and gradually increase your budgeting efforts. Be realistic about your income and expenses. Don't be afraid to ask for help from a financial advisor or a friend.

What are some budgeting apps?

1. Mint, Acorns, and Personal Capital are popular budgeting apps. They offer features like automatic bill payments, investment tracking, and expense categorization.

What are some budgeting spreadsheets?

1. You can find many budgeting spreadsheets online, including templates for zero-based budgeting, envelope budgeting, and more. Some are even available for free.



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