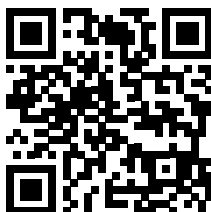




**"A BUDGET IS TELLING YOUR MONEY WHERE TO GO INSTEAD OF WONDERING WHERE IT WENT."
- DAVE RAMSEY**

MONTHLY EXPENSE LIST			
Date	Amount	Category	Description
Total			

Download the Spreadsheet



Top Budgeting Tips

- Track spending
- Set clear goals & a realistic budget
- Prioritise needs over wants
- Split your budget into needs/wants/savings & debt repayments
- Automate savings
- Review & adjust regularly
- Limit credit card use & pay later subscriptions
- Plan for irregular expenses
- Say flexible, review your expenses regularly & adjust your budget

broker
that.