



**Budgeting: The Fundamental Guide for  
Beginner's. A simple practical approach to  
managing your money, investing & saving for the  
future. (Business Investing Basics Self Help  
Inspiration)**

*Craig Santoro*

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# **Budgeting: The Fundamental Guide for Beginner's. A simple practical approach to managing your money, investing & saving for the future. (Business Investing Basics Self Help Inspiration)**

*Craig Santoro*

**Budgeting: The Fundamental Guide for Beginner's. A simple practical approach to managing your money, investing & saving for the future. (Business Investing Basics Self Help Inspiration) Craig Santoro**

## **Discover The Secrets of How to Budget in this Amazing Book !!**

**Inside you will Find a Detailed Description of the Different Methods to Budget and Manage Your Money.**

Somebody once said that failing to plan is planning to fail. And failing to manage is managing to fail. Just like an untended garden, many important areas of our lives can be very messy to say the least without good active management. One of those areas is personal finance.

Meeting responsibilities on a daily basis while also trying to save for your future can seem impossible. Sometimes just meeting your minimum financial obligations can be a nightmare. There are things you can do to make it manageable. The biggest problem that most people face is that they simply don't know how to budget. You may try to set money aside for bills and other expenses. You may watch your bank balances closely to make sure you don't overdraft. Often this is not enough. Planning is necessary.

Today budgeting is taught in high school. Most schools offer a financial management class that is required for graduation. This means that the most recent generations will be armed with the knowledge they need to manage their finances. For those who are older, budgeting is not something that was taught. It was something you learned by trial and error, if at all. This lack of education and skills has led to a staggering number of Americans living from paycheck to paycheck, with no idea how to bring themselves out of the rut.

This book is aimed toward those who do not have experience or knowledge of budgeting. It will take you through three methods of budgeting, and the steps necessary to make them work. By the end of this book you should be prepared to begin budgeting and achieve a long awaited financial stability.

## **Here is a preview of what you will learn...**

- How to dramatically curb your spending
- How to develop clear financial goals to succeed
- How to easily track income and expenses
- How to implement the Envelope System so that every dollar has a destination

- How to budget by payday or by month, depending on your type of income

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