

# 6 TIPS TO EFFECTIVE BUDGETING



## FORMULATE A PLAN

Determine your financial goals, currently and in the future. Where do you want to be in five years?



## PAY OFF YOUR DEBTS

To get ahead you need to get your debts down as much as you can. Start with high interest debts first.



## CREATE A BUDGET

A budget helps you to see your expenditure and find areas where you can save money.



## REVIEW YOUR BILLS

Can you get a better deal on your phone, internet or utility bills? Shop around!



## CUT BACK EXPENSIVE HABITS

Spending on things like takeaway coffee and dinner can eat into your weekly budget.



## UNEXPECTED EXPENSES

Make sure you allow for unexpected expenses such as dentists and vet bills.



AUSTRALIAN  
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# Top Budgeting Tips Usa For Experts

**Puja Mehta**



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