

# TOP BUDGETING TIPS

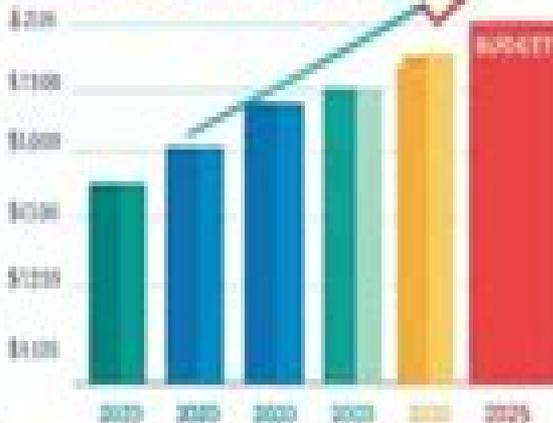
## BUDGETING PLAN

FOR 2025

### BUDGETED EXPENSES



### BUDGETING Plan



## FINANCIAL FUNDS

For retirement, for your life, for investments



## LONG-TERM INVESTMENT

- 1. Invest in Stocks and Bonds
- 2. Diversify Your Portfolio
- 3. Consider Real Estate
- 4. Automate Your Investments

## EMERGENCY FUNDS

Preparing for financial surprises

Build a  
Emergency  
Fund



## AUTOMATED SAVINGS

Key to success is consistency

Automate your  
savings

# FOR 2025

# Top Budgeting Tips 2025 For Experts

**Thomas G. Calderon, Arianna S. Pinello**

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