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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. Determine your income. If you are a student, your income is likely from your parents or a part-time job. If you are a professional, your income is from your salary. 2. Determine your expenses. List all the things you need to pay for, such as rent, utilities, food, and transportation. 3. Subtract your expenses from your income. This will give you a surplus or a deficit. 4. Adjust your budget. If you have a deficit, you need to find ways to reduce your expenses or increase your income. If you have a surplus, you can use the extra money to save for your future.

How do you track your budget?

1. Use a budgeting app or spreadsheet. 2. Keep receipts for all your purchases. 3. Review your budget regularly to see how you are doing.

What are some common budgeting mistakes?

1. Not tracking your spending. 2. Not accounting for all your expenses. 3. Not adjusting your budget when your needs change.

What is a budgeting app?

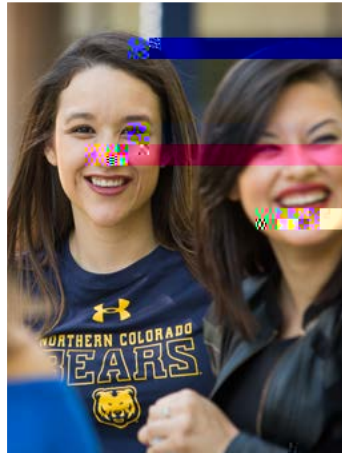
1. A budgeting app is a software program that helps you track your spending and manage your budget. Some popular budgeting apps include Mint, Acorns, and Personal Capital.

What are some budgeting apps?

1. Mint: A free budgeting app that tracks your spending and bills. 2. Acorns: A budgeting app that automatically saves a portion of your purchases into a savings account. 3. Personal Capital: A budgeting app that tracks your net worth and provides investment advice.

What is a budgeting spreadsheet?

1. A budgeting spreadsheet is a table with columns for income, expenses, and savings. You can use a spreadsheet to track your budget and see how you are doing. Some popular budgeting spreadsheets include the 50/30/20 rule and the zero-based budget.



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