

**Stepping Stone
to Personal Financial
Success**

**The Ultimate Personal
Finance Organization**

Set your path to financial success

Set your path to find

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[15] J. Jost, *Calculus*, 2nd ed., Springer, 1997.

Once you have tracked your finances and have an understanding of the income coming in and spending going out, it's time to create a budget.

This is where you will review all expense categories and determine how much income to allocate to each one. Then track spending over the month and make sure you are spending within the allowable budget.

If you need to save more money, simply cut back on spending within certain categories.

Reference: *The Beginner's Guide to Creating a Budget You Can Stick To*
<https://helpingyourmoneygrow.com/beginners-guide-creating-a-budget/>

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