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**Personal Finance: Budgeting And  
Saving Money (FREE Bonuses  
Included) (Finance, Personal Finance,  
Budget, Budgeting, Budgeting  
Money, Save Money, Saving Money,  
Money)**





## Synopsis

A book that will teach you step-by-step how to create a budget and will help you manage your money better! \* \* \*With two free bonuses at the end of the book\* \* \*We all want to be rich and financially free. We want to own what we want in life, live in our preferred neighborhoods, have our kids go to the best schools, and simply enjoy life. Well, all these involve money and whether we like it or not, we must come to terms with the fact that this economic resource is scarce. Working harder doesn't even guarantee making more. As with every other scarce resource, you have to make decisions on how you are going to allocate it among competing uses. The truth is that the uses are unlimited but the money is fairly limited. As such, we ought to set up mechanisms meant to ensure that the important parts of our life get a share of our disposable income. Actually, if you want to be financially free, you must come to terms with the fact that you can never be rich or financially free if you don't make the hard decisions on how you will use your money and keep some aside for a rainy day. It really doesn't mean that you should just keep money for emergencies, it means that you must plan for the days when you will not be able to work or the unexpected. Old age is inevitable, just like death. As such, you have to be fully prepared for the times when you cannot earn any more. This book will teach you everything you need to know about budgeting and help transform you into a better money manager. You will no longer be asking the sad questions like: "Where did my money go?" or say "I can't believe that all the money is gone." Here is a small preview of what you'll discover inside...A 12 step budget creating processDifferent types of budgetsDifferent budgeting appsThe 50/30/20 ruleThe 25% ruleA budget creating process for the irregular income earner - Very valuableTips on what you should never cut out from your budgetFREE Bonuses! (That can help you become financially independent!)And more...Look at what other readers are saying..."If you want to have a proper budget and know different types of it, then do yourself a favor and read this book." - By Hilda Marie, posted on .com"I learned how to budget properly, and selected the best type of budget for me and my income. The bonus at the end of the book was nice, too." - By customer, posted on .co.uk"I received way more value than I was expecting." - By Faith Curtis, posted on .comSo, what are you waiting for? Download "Personal Finance" today and get two FREE BONUSES!There is a lot to learn so let's get started!Related searches: Finance, Personal Finance, Budget, Budgeting, Budgeting Money, Save Money, Saving Money, Money

## Book Information

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## Customer Reviews

One of the most common problem for most household is that they calculate their income before tax whereas the author advises you to calculate your income after tax. There are numerous such tips and ideas that can help you budget your household expenses. The author surely knows what she is talking about and can help you live a debt free life.

First, I was fortunate because of encountering this book with very cheap price. I'm a freelancer, I make a lot of money and waste a lot of them too. People see me as a rich, talented and successful person, but the fact is I'm in debt, not just a small debt. Now I couldn't not pay the debt, I'm really worried about it. Finally, I decided to find the solution. After few hours searching on The internet, I found this book. The advice in this book is so realistic useful to help me identify my problem and how to get rid of it. After reading this book, I realized my problem is: I don't have any plan to use my money, maybe you think that is so simple and stupid, but for me it's a breakthrough point. It also helps me expand my knowledge about personal finance. Thus, for me, this book is worth every penny.

Here's the problem for many folks who will get this book: they may have gotten into trouble by failing

to manage the money they have. They are looking for a magical quick fix. There is no such animal in existence. Budgeting requires time, effort, and self-discipline. This book simplifies the process sufficiently to help anyone who REALLY wants to get out of debt. All others will most likely keep looking for the magic bullet.

I liked this guide to budgeting and getting out of debt and/or saving money. I liked that there were multiple styles of budgets discussed and even a section on budgeting with irregular income, which I'm sure many can appreciate. The advice in here is sound and I learned about the 50/30/20 rule which was also helpful!

This book gets straight to the point. I enjoyed being able to just read through without breaking much. I am self-employed and I got some tips that I find useful. I do not reside in the US, so the 401k does not apply, I am going to look into a similar fund here in my region.

My husband and I are determined to save more money and pay more debt this year and one of the big challenges for us has been creating and sticking with a budget. This has been a great resource for us. Lots of tips and strategies for budgeting. Has motivated and inspired us. Highly recommended.

I've had a lot of experience when it comes to personal finance both in my own personal life, as well as my close friends and family. This book pretty much sums up a lot of what I have learned over the years and will definitely save you both time and money! Highly recommended!

Financial freedom comes with learning responsible money management, many of us learn that the hard way. This book will show you how to manage your money responsibly, make it grow and have it even work for you.

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