



5 GOOD REASONS TO BUDGET

DAVID NING

Tracking expenses and keeping a budget does take some effort. But the control and confidence you'll gain could be worth it. Here are five good reasons to start budgeting now:

REASON 1: A BUDGET FORCES YOU TO THINK ABOUT MONEY.

The more time you spend planning your budget, the easier it may be to build wealth. Start thinking about your money often, and you'll come up with more ways to save on everything from groceries to the cable TV bill.

REASON 2: A BUDGET CAN HELP PREVENT FINANCIAL CRISES.

Look through your finances regularly and you will notice potential problems before they become bigger issues.

REASON 3: A BUDGET IS A TOOL FOR FAMILY DISCUSSIONS.

Finances are always a hard subject to discuss. If the whole family is involved, it really makes discussions much easier. It is always a good idea to just lay out the facts when talking about this stuff.

REASON 4: A BUDGET HELPS YOU START SAVING FOR GOALS.

When you know exactly how much money you need every month, you'll know how much you'll have left to put toward other goals.

REASON 5: A BUDGET CAN RELIEVE STRESS.

Many people think keeping a budget is stressful, but it can actually have the opposite effect. Even at times when your financial situation is shaky, having a budget allows you to spend time fixing the problem.

JUST GET STARTED

No matter what reason appeals to you, maintaining a budget WILL help improve your financial health. There are lots of ways to get started—and there are many online tools that can help. So no excuses. The key is to find a system that works for you.



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