

BUDGETING

What is Budgeting:

Budgeting is simply the process of calculating how much money you must earn or save during a particular period of time, and of planning how you will spend it.

If you want to know more about budgeting, purpose, importance, and how to start, you can use [this link](#) to the website.

How to Make a Budget: [Here](#)

Making a budget might seem overwhelming at first, but hear this: You can do it. How? By breaking down the process a bit. Because no one eats an elephant by swallowing it whole. (You go one bite at a time.) And no one leaps into budgeting like a pro. (You take it one step at a time.)

How to Track Expenses: [Here](#)

It's common for many of us to lose track of exactly what we spend each month. Tracking your spending can help put you in control of your money, which can lead to successful money management and a reliable plan for financial goals.

How to Prioritize Spending: [Here](#)

Sometimes it can be difficult to decide which bills and monthly expenses should be paid first. Especially if you're on a tight budget.

APPLICATION/TOOLS FOR BUDGETING

These are the top applications that have been recommended by financial advisors and users who use the apps to budget.



1. You Need A Budget (YNAB): This app is designed so that users plan for their financial decisions, rather than track past transactions. YNAB follows the zero-based budgeting system, which requires you to make a plan for every dollar you earn.




2. Goodbudget is more about planning for your finances than tracking previous transactions. This app is based on the [envelope budgeting system](#), in which you portion out your monthly income toward specific spending categories (called envelopes).

You can also choose to budget the old-fashioned way by pen and paper or using the notes/notepad on your smartphone.

VIDEOS TO HELP BUDGET

In these videos, you will learn the basics of budgeting. You will learn how to organize your bills and set up a simple budget that will work for you. If you are ready to change how you handle your finances and finally get some relief, let's start today!

1. [Beginner's Guide To Budgeting](#)
2.  Budgeting for Beginners - How to Make a Budget From Scratch 2021

If you are looking for a more digital approach to budgeting, the next video teaches how to budget with Google Sheets.

1.  How To Build Your Own Budget in Google Sheets | GOOGLE SHEETS DEMO/T...