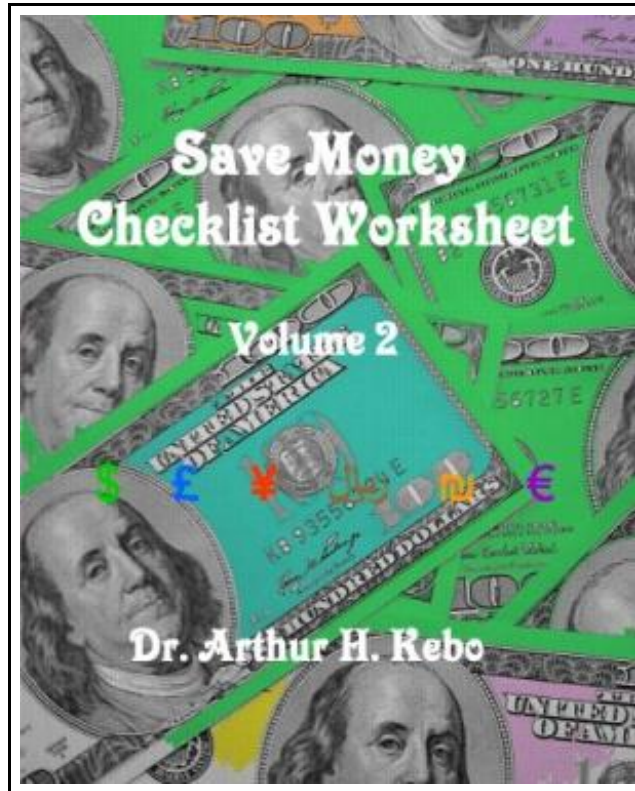


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(Dr. Raven Ledner)

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Createspace, United States, 2012. Paperback. Book Condition: New. 249 x 201 mm. Language: English . Brand New Book ***** Print on Demand *****.Amidst the difficult economic times, this book was written in order to assist the individual in the financial management of daily and weekly household expenses. This workbook provides an immediately usable checklist to assist the reader in investigating his or her monthly expenses, and saving money through the use of a simple-to-use worksheet. It is designed so that the reader can use it to identify everyday expenses, and to cut out unnecessary costs. It is often difficult to find extra income, but it is easier to eliminate wasted expenditures that one is so accustomed to in life s routine that it is quite often hidden to the average individual s awareness. It is not just a list of ideas, but a practical worksheet to plan one s weekly and monthly expenses, so that the reader can create a realistic saving s budget to work on. If an individual does not plan precisely and accurately, the determination to save money frequently becomes ambiguous and not implemented effectively, if ever implemented at all. Just as in the construction of a building or a detailed military strategy, saving money involves actual planning by areas of cost and sub-areas, as well as determining the actual cost of each area, which allows for calculation of the exact amount that can be saved in each respective expense category. Without such a well thought out working plan, it is nearly impossible to carry out a savings plan. Vague intentions most likely will not succeed in saving you money; however, a detailed checklist serves to track your costs, making savings an actual reality. It is just like any business action plan in a commercial enterprise, which...



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