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Lesson 3 Budgeting and Saving 37 Preparing a Budget An important tool that was mentioned before is a budget. A budget is an itemized summary of probable expenditures and income for a given period. Your budget will include everything we just talked about: monthly net income, monthly fixed expenses, and monthly fl exible expenses. In the

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Budgeting may sound complicated, but it can actually be a very basic personal finance skill. Whether you decide to make your budget bare bones or detailed to the last dollar, the most important part of budgeting is to put it into practice. Tracking your spending is essential to managing your budget. First, let's test your budgeting knowledge.

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