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resource, but a spreadsheet or a notebook and pen can work too.

Whatever you choose, make sure it's something you can keep track of and update. 2. Note your income and expenses.

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Think of budgeting as a marathon and not a sprint. To help you get the most

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out of your budget, you must play an active monitoring role and make adjustments as needed. For example, if you have a sudden unexpected expense, you'll likely have to readjust your budget or, if you have one, use your rainy day fund to handle those costs.

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