

Taking responsibility, taking action, and taking control of our finances empowers us and ultimately leads to financial freedom and its resultant peace of mind. We need to change the way we think about and behave with money; nothing changes if nothing changes - we can't continue to do the same things we've done in the past and expect different results. Whether you're paying off debt, saving more or just living within your means, you're working at avoiding the fear and stress of those who are not in control of their finances. This book guides you through a step-by-step process of identifying your spending habits, designing a flexible and realistic budget, and tracking your expenses. It also offers numerous and creative ways of reducing your spending and increasing your savings. A little effort can save you thousands of dollars a year!

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