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can count it as spending money. Whether you pay for a budget program like YNAB, or prefer a simple Excel spreadsheet, that's up to you. This brings us to money management tip No. 5... 5. Stick to the Plan . Once you pick a plan, give it a try for at least a month.

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by the U.S. and

Switzerland, to allow

for such humanitarian

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Set realistic

expectations for your

business. Rule 1:

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But money

management is an  
important life skill, and

considering the

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staggering debt  
millions of Americans  
carry monthly, there  
are ways we can help  
our kids be smarter  
about their money  
choices. At the very  
least, we need to make  
sure they aren't calling  
home every weekend  
for beer money while  
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consistent winners into  
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Terms in this set (22)  
Brian wants to set up a  
budget but is unsure

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how much to put in the income section because he works more hours per week in the summer than during the school year. What will help him estimate his income for a...

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This can be happened because people who stay in 4 or 5 star hotels and pay

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considerable amount of money expect professional services.

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5. Pay Off Debt with

Extra Money or Save It

If you have any debt,

use the money left

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over from your envelopes to pay it off.

If you do not have any debt, put your extra

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