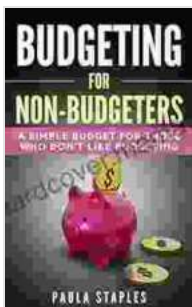


Simple Budget For Those Who Don't Like Budgeting

Do you hate budgeting? You're not alone. In fact, a recent study found that 68% of Americans don't have a budget. This is a big problem, because budgeting is one of the most important things you can do to manage your money and achieve your financial goals.



Budgeting for Non-Budgeters: A Simple Budget for Those Who Don't Like Budgeting

★★★★★ 5 out of 5

Language : English
File size : 162 KB
Text-to-Speech : Enabled
Screen Reader : Supported
Enhanced typesetting : Enabled
Word Wise : Enabled
Print length : 20 pages



But what if you don't like budgeting? What if you find it too complicated or time-consuming? Don't worry, there is a simple budget for those who don't like budgeting.

The 50/30/20 Rule

The 50/30/20 rule is a simple budgeting method that divides your income into three categories: 50% for needs, 30% for wants, and 20% for savings.

Needs are the essential expenses that you need to pay each month, such as rent or mortgage, food, utilities, and transportation. Wants are the things you would like to have, but you don't need them to survive, such as entertainment, dining out, and travel.

Savings is the money you set aside each month for future goals, such as retirement, a down payment on a house, or a new car.

To use the 50/30/20 rule, simply take your monthly income and divide it into three categories: 50% for needs, 30% for wants, and 20% for savings.

Once you have your budget set up, you can start tracking your expenses. There are many different ways to do this, such as using a budgeting app, a spreadsheet, or a simple notebook.

Tracking your expenses will help you see where your money is going. This information can help you identify areas where you can cut back and save money.

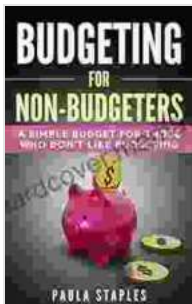
Tips For Sticking To Your Budget

Once you have a budget set up, the hard part is sticking to it. Here are a few tips to help you stay on track:

- Make your budget realistic. Don't try to cut your expenses too much, or you'll be more likely to give up.
- Track your expenses regularly. This will help you see where your money is going and identify areas where you can cut back.
- Be flexible. Your budget is not set in stone. If you need to adjust it from time to time, that's okay.

- Don't be afraid to ask for help. If you're struggling to stick to your budget, there are many resources available to help you, such as financial counselors and budgeting apps.

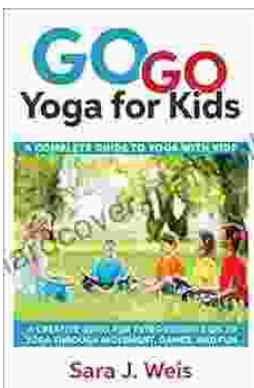
Budgeting doesn't have to be complicated or time-consuming. By following the simple tips in this article, you can create a budget that works for you and helps you achieve your financial goals.



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