



# THE BEGINNER'S GUIDE TO BUDGETING



## SET CLEAR GOALS

Determine your financial objectives, such as saving for something special, going to the cinema, or paying for a meal.



## CATEGORISE SPENDING

Group expenses into categories like groceries, transportation, entertainment, and savings



## CREATE A BUDGET PLAN

Set a specific amount of money to each spending category



## MONITOR AND ADJUST

Regularly review your budget to ensure you are staying on track and make adjustments as needed



## USE BUDGETING TOOLS

Use apps or spreadsheets to help manage and track your budget effectively

