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To help you get started, remember that budgeting is as simple as C-L-A-R-K: Read on to learn about the five steps to a successful budget and download our printable worksheet (PDF file) below to start budgeting the Team Clark way! 1. Calculate Your Income.

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If you're looking for the ultimate budgeting experience for 2019 then I

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You can use these budgeting worksheets to help you figure out how to create this type of budget. The worksheets will take you step-by-step through every expense that's related to necessity, such as groceries; every expense that's related to something that is considered a luxury, such as dining at restaurants; and every savings goal that you may have.

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The \$200 starting amount is the amount from the budget worksheet for the Dining Out category. Then, each transaction afterward decreases the remaining balance. The amount left in the budget is \$11.04 — enough for a cheese pizza, maybe. Each category from the budget gets its own ledger.

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