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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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something that is considered a luxury, such as dining at restaurants; and every savings goal that you may have.

Doing a budget on paper is easy, the difficult bit is sticking to it. That takes either strong discipline or a decent technique. We can't help you with the first, but Martin has a simple, but powerful method to help you take control of your spending. It's called piggybanking.

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The free printable budget worksheet will help you make decisions to spend money wisely. Last Nugget of Knowledge: Take a look at the Totals section. It shows you exactly how much money you have left over after you've paid for your expenses. You can add that money to an emergency fund, or invest in a retirement account.

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