

Think of one thing you would really like/or need to buy. The purpose of your budget is to buy this one thing.

1. What is the thing you would like to buy?

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2. How much will it cost?

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3. What is your income?

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4. What are your weekly expenses?

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5. Which expenses are fixed and which are variable? Which can you adjust?

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6. How much can you save per week or fortnight?

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7. How long will it take you to save for your item?

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8. Will you need to adjust your spending to improve your savings?

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