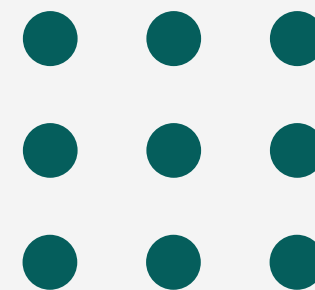
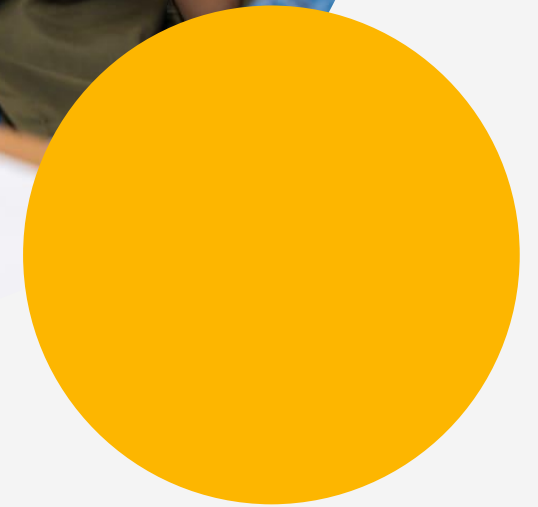
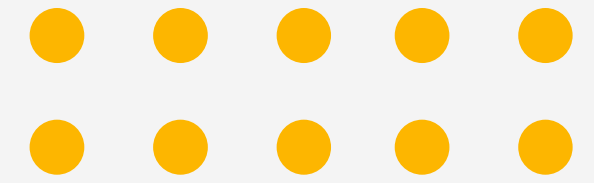


BUDGETING TIPS

BY: [NEWHORIZON.ORG](https://newhorizon.org)



What is Budgeting?



● Financial Status

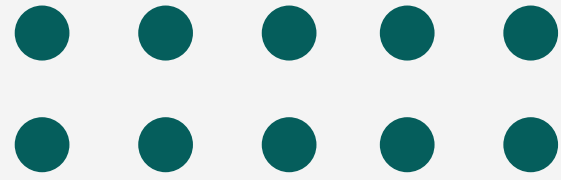
- A solid financial foundation is the key to a secure and stress-free future.
- with the right strategies and discipline, it's possible to turn things around and pave the way for a brighter financial future.

● Budgeting

- One of the most powerful tools at your disposal is budgeting.
- Creating and sticking to a budget allows you to gain control over your finances, make informed spending decisions, and ultimately repair your bad personal credit.

● Goals

- Budgeting is simply the process of creating a plan for how you will spend and save your money.
- By creating a budget, you gain a clear understanding of where your money is going and can make adjustments to align with your financial goals.



Understanding Budgeting

Budgeting is a powerful tool that can transform your financial status and help you repair bad personal credit. It is a long-term commitment, but with determination and discipline, you can achieve financial stability and enjoy the peace of mind that comes with it.

The 6 Steps of Budgeting

1

Assess Your Current
Financial Situation

2

Create a Realistic Budget

3

Prioritize Debt Repayment

4

Cut Unnecessary Expenses

5

Increase Your Income

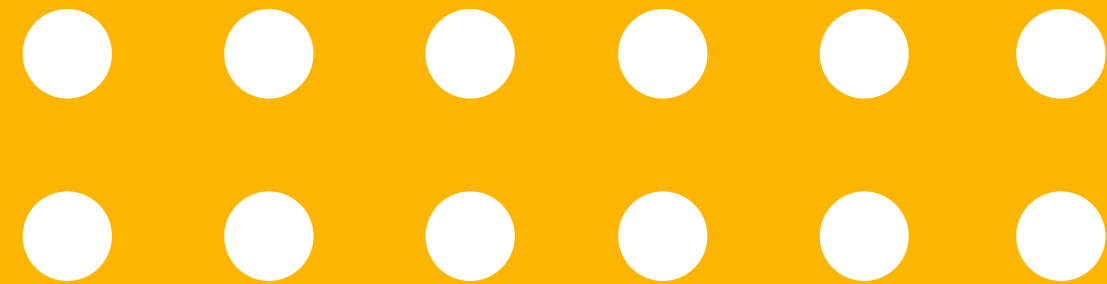
6

Monitor and Adjust

Budgeting

Hack:

Cash Envelopes



A time-tested cash budget example that is gaining renewed popularity in today's digital age!

- Determine your budget categories
- Set your budget amounts
- Gather envelopes or create a system
- Allocate cash to envelopes
- Track your spending
- Replenish envelopes
- Review and analyze



The Benefits of Having a Financial Freedom



1



**Access to Favorable
Interest Rates and
Loan Options**



2



**Employment
Opportunities**



3



Improved Quality of Life

Consult a Financial Expert

Who?

New Horizon Business Services stands as one of the leading business and personal credit consultants, offering expert guidance and support to individuals and companies seeking to improve their credit profiles.

Why?

Established itself as a trusted partner in helping clients navigate the complex world of credit and achieve their financial goals.

How?

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