



**The Everything Budgeting Book: Practical Advice
for Spending Less, Saving More, and Having More
Money for the Things you Really Want
(Everything®)**

Tere Drenth

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The everyperson's easy guide to budgeting!

Do you reach the bottom of your checking account before you reach the end of the week? Are you looking to have "more" with less cash? Budgeting doesn't have to be drudgery. These days, everyone is looking for smart, practical ways to make every dollar count. The Everything® Budgeting Book is for anyone who is trying save for their future—whether it's for a house, a child's education, or something on your wish list, such as a new car or dream vacation.

Filled with practical tips and advice you can use immediately, The Everything® Budgeting Book can be used time and time again as your life—and financial picture—changes. Whether you need to restructure debt, save for retirement, or are just looking for ways to trim costs on everyday expenses, this book will help you get in the black fast. This user-friendly guide will help keep you financially healthy for years to come. With this hands-on book, you'll be able to balance your checkbook without acrobatics, free yourself from pre-payday panic, and have money for the things you really want.

The Everything® Budgeting Book gives you:

- Advice on how to assess your spending patterns
- Numerous debt-consolidation resources
- Practical strategies to economize on everyday expenses
- Common sense tips on budgeting for the future

·Savvy ways to prepare for unexpected events

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