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To get your spending under control, you must stick to your budget.

**5. Stick to it.**

make adjustments.

If your income exceeds your expenses, you're off to a good start. But, be sure to save for your future. If, on the other hand, your expenses are more than your income, you need to

**4. Compare income and expenses and make adjustments if necessary.**

Start by listing all your fixed expenses like the roof over your head and the heat in your home. Variable expenses like food and entertainment are more flexible. Then, add it all up!

**3. Set saving and spending categories.**

Make a list of all your income sources like salary, rental properties, gifts, dividends, etc.

**2. Know your income.**

Where does all that money go? For one month, keep your receipts and/or write down all your purchases so you can get a good idea of where your money goes.

**1. Track your spending.**

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