

SMART FINANCE GUYS BUDGET GUIDE

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Budgeting doesn't have to be complicated, it just gives you plan for how to effectively spend your (Hint: Christmas is in December again this year, guys!).

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To be able to effectively manage your finances, you need to set financial goals. We also have information for undergraduates from the non-UK EU and international students. All of my working life before I started traveling full-time, I saved a percentage of my pay for retirement. Ifyouunderpay,you'llgetalargebillwhenyoumoveout,andit'llbehardert Also, you'll be better off in the long run if you learn to prepare your annual tax return yourself, as there is plenty of bad tax advice and misinformation floating around out. Folks ask me this all the time. If you have a special allowance component, adjust it as a tax-free component. Stopusingthem!Inmycurrentrelationship,mypartnerandIeachtrackourspe

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