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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Budgeting For The Future

By Jennifer Clason

Have you sat down and really thought about your financial future? I know people are busy these days and you think "well I'm young now and I'll have time to do it later." You're dead wrong. You are NEVER too young to start saving for retirement!

They say if a 25 year old puts in \$2.00 a day into a savings account (\$60.00 a month), by the time he reaches 65 he'll have a million dollars. However, what is a million dollars these days – really? It's practically chump change with rising housing and cost of living expenses.

So you have to make a budget to save for the future. Don't expect Social Security to kick in, they're having problems already – much less when you get to be that age!

Here are some strategies to help you save for the future and your retirement:

1. Make a list of your monthly income. Include everything from your wages to gambling winnings, child support receive, alimony, and any other income you get every month.
2. Then make a list of your expenses. List everything you spend from your utilities to your cell phone bill. Also your child's violin lessons, pet expenses – everything.
3. Subtract your expenses from your income. Hopefully you are coming out ahead! If not, then you need to make smart decisions on which expenses are a necessity or a luxury. Do you really need a cell phone, or is it just convenient? Discipline yourself now and you'll thank yourself later!
4. Do this for several months. And then at the end of each month, figure out where your money went that was unnecessary. Did you go out to eat more than once a week? Did you buy your lunch instead of making a sandwich from home?
5. Put 10% of your income into a savings plan. This is the "rule of thumb" amongst investors on just how much you should be saving a month. If you make \$3000/mo. then you should be saving \$300. Pay yourself first!

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6. Consider other options besides savings. Perhaps invest in a 401k or an IRA savings plan. Check with your banker to see which one would suit your needs and financial situation the best.

Really that's all there is to it! Never take money out of your savings for frivolous purchases like a new pair of shoes or to go to a movie. That is for your future! However if your car needs a new transmission, this nest egg is there for you!

It just takes a lot of self-discipline and the desire to want to have financial independence. Just apply these easy techniques and you'll be on your way!

Jennifer Clason is the site owner and operator of

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. She has been running a

full-time home-based Internet business for 7+ years now and owns more than 10 different Internet Sales websites.

How To Reduce Debt

By Bill Smith

When you get into trouble overspending on your credit cards, it may be time to work on reducing your debt levels. Here are some guidelines to reduce debt and bring it to manageable levels.

Budgeting Budgeting is the best weapon in a creditor arsenal. If your debts are higher than what you earn, chances are, you will be denied for further credit. Get your debt at acceptable levels to qualify for when you apply for a credit card.

Debt to Income Once you study the debt to income ratio, you will know just how important it is to your debt picture. The debt ratio is the amount of money needed to repay your debt each month and divide it by your take home salary.

Pay yourself first Paying yourself first is very important to financial success. No matter what, sock away a few hundred dollars in a savings account each month. You and your future are equally important than the money you may be blowing away. It will also help you in times of emergencies.

Snowball the credit cards When your credit card payment is due, pay more than just the minimum. If you have just received a refund from Uncle Sam, use the refund to pay off your debts and start squeaky clean. So squeeze more than you can each month and work towards paying off your credit cards.

Financial knowledge Understanding your credit and debt is no rocket science. You do not need an

Budgeting For The Future

MBA from Harvard for basics like budgeting and debt management. Besides, plenty of resources are available on the internet to help you get started. Do a thorough study on how to reduce debt and work hard towards eliminating debt permanently. Once you pick up the pebbles of financial wisdom, you will soon be able to reduce or eliminate debt and bring your finances under control.

For more info read

<http://www.americreditservices.com/debt/debt-consolidation/services-to-reduce-debt.htm>

<http://www.americreditservices.com/debt/debt-consolidation/debt-consolidation-counseling.htm>



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