

secured debt (mortgage), unsecured debt (credit card), and discretionary expenses (lunch, clothing, etc.).

One of the best budget tips we can offer: a rapid increase in discretionary fees. There are a few dollars in movie tickets, and a few dollars in content, and sometimes going out for more time than you pay each month. This is the subclass that you can create the most variations.

Step #4) Set up a ledger, spreadsheet, or budgeting software

