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Tony Hom

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Someone once likened this process to an out-of-body experience. An out-of-checkbook experience would be more like it. Essentially, what you're going to do is stand back from your financial situation--emptying your mind of angst, doubt, and suffering--and take a look at where you actually spend your money. You are going to keep track of all your daily, weekly, and monthly expenses. You're going to add up your monthly take-home pay. And you're going to use all that information to set some spending goals for the next month.

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