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Money is a necessary part of people's lives. We do not do without them, practically, not a day. But how well can we manage them? What do you need to know to distribute your monthly income skilfully, so as not to spend everything in one day?

We often face the problem of lack of money. You need to manage your finances properly. This can be learned.

Every person in life has unforeseen circumstances, which, unfortunately, I had to face. My life was such that I had to save since childhood, as I lived in a poor family. Every month I was given a little money, and I had to understand how and what I could spend it on, what I should save.

To understand the amount of expenses and income, it is advisable to keep records. I keep notes on my phone. There is also quite a lot of applications for the calculation of means, analysis of expenditures and deposits. When a certain amount of money appears, you must make a plan, choose the most important goals for yourself, and spend them on them first. Someone has a mortgage, loan, rent, medication.

A goal is very important in a person's life. For example, my goal is to buy a new phone. If I have any money left, I'm in no hurry to spend it. I always understand what is more important to me – my goal. And it is not right to deviate from it. You need to be able to manage money.

There are always unexpected expenses. And they also need to have a cash reserve.

I think it is correct when money is put in a savings account or "on the book", with interest on deposits or investments. In today's world, there are so many different opportunities, you just need to be aware of the best offers and investments.

So I can say that it is very difficult to manage your personal funds intelligently, but it is possible that you just need control and order.