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7.1 Introduction to Budgeting and Budgeting Processes The budget—For planning and control Time and money are scarce resources to all individuals and organizations; the efficient and effective use of these resources requires planning. Planning alone, however, is insufficient.

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This is the best method of budgeting since it ensures that every dollar you make is assigned a specific purpose envelope system This is a system that works great for managing spending on things that don't normally have a fixed monthly expense, like eating out, entertainment and buying clothes

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