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Assess Your Debt Budgeting Tips

Most experts agree — the best way to prevent or reduce debt is to develop and stick to a budget. Establishing a budget can help you increase savings, repay and reduce debt, prevent impulse spending, distinguish between a need and a want, and identify expenses that can be reduced.

Here are some resources to help you think about budgets:

- What percentage of your income should go toward housing, credit cards and other costs? [Find out here.](#)
- Get a FREE budget analysis from [Union Plus Credit Counseling](#)
- [Personal budgeting tools](#)
- Savings strategies
 - [Savings tips](#)
 - [Making it last: pinch pennies](#)
- [Budget calculators](#)

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