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## **Plan your spending to avoid holiday debt > Blog > -**

your holiday spending could help you avoid taking on debt that stretches well beyond the New Year. Start by creating a holiday spending plan. a note of the  
<http://www.consumerfinance.gov/blog/plan-your-spending-to-avoid-holiday-debt/>

## **Home [www.usaspending.gov] -**

Expanded Spending by Fiscal Year See totals for Contract, Grant, Loan, and Other Financial Assistance awards over Fiscal  
<https://www.usaspending.gov/Pages/default.aspx>

## **Course: Senior Finance & Technology (Ruthkoski) -**

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<http://moodle.monashores.net/course/view.php?id=189>

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## **Effective note- taking - University of Reading -**

Effective note-taking. This guide looks at Good note-taking - always recording the necessary details for any source you use as soon as you start taking notes.  
<http://www.reading.ac.uk/internal/studyadvice/Studyresources/Reading/sta-effective.aspx>

## **How-to Guide: Set Up a Spending Plan -**

How-to Guide: Set Up a Spending Plan. Taking control of your cash flow is the fastest way to take the (Note that all of the worksheets below are in PDF  
<http://www.fool.com/financial-advice/how-to-guide-set-up-a-spending-plan.aspx>

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**Financial Literacy - Powered By OnCourse Systems -**

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Power Point Presentations: Major Expenditures PowerPoint Handout.pdf  
<http://www.ouresystems.com/school/webpage/11232406/1024727>

**Note-taking - Wikipedia, the free encyclopedia -**

Note-taking is the practice of recording information captured from another source. By taking notes, the writer records the essence of the information,  
<http://en.wikipedia.org/wiki/Note-taking>

**How to Make a Spending Plan vs a Budget - PT Money -**

On the other hand, a spending plan evokes feelings of purposeful spending. In my mind, a spending plan is about taking charge of my finances, and directing my money.  
<http://ptmoney.com/spending-plan-budget/>

**Note Making Study Guide - University of Leicester -**

Some suggested answers are given on page 7 of this Study Guide. Note-making from reading Risk-taking. Yes! Make notes on it, and revise your plan :  
<http://www2.le.ac.uk/offices/ld/resources/study/notes>

**Personal Finance Powerpoints - SchoolWorld an -**

Personal Finance Powerpoints: Diving Into Spending Plans. Depository Institutions. Ppt for note taking guide . Planet Paycheck  
<http://www.myteacherpages.com/webpages/rbarucky/personal.cfm?subpage=1483461>

**Create a Spending Plan | Smart About Money -**

Create a Spending Plan. Draw a Spending Map So You Don't Get Lost. Instead, it's a guide that will help you take control of your financial future and,  
<http://www.smartaboutmoney.org/Tools-Resources/10-Basic-Steps/Create-a-Spending-Plan.aspx>

**Personal Spending Spreadsheet - Your Life Your -**

Facilitator should project the sample "Personal Spending Plan" spreadsheet onto a screen or wall and discuss how it was created. NOTE: Facilitator's Guide. Terms  
[http://www.pbs.org/your-life-your-money/more/facilitatorguide\\_ch2\\_techlesson.php](http://www.pbs.org/your-life-your-money/more/facilitatorguide_ch2_techlesson.php)

**My Personal Spending Plan (Yes, we re talking to -**

A spending plan is an important financial tool and you should create one. you will need to monitor your spending to ensure your spending plan is working for you.  
<http://www.consumerjungle.org/jungle-talk/my-personal-spending-plan>

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