



Five Key Ways to Maintain Budget Flexibility

1. Keep all desired categories, such as personal growth, yet be able to reduce spending limits.
2. Especially keep a personal allowance category for fun, yet be able to reduce spending limits.
3. Substitute free events for paid categories as able, yet do not count on free events to completely cover any budget category.
4. Take extra time to find discount items, attend sales and bargain hunt where and when possible in order to purchase desired items, yet reduce spending.
5. Have an “unexpected expense” category with leeway for surprise. Many people find, as they budget that they spend money in areas they did not realize, and are then able to better budget. Also, saving for emergencies is a good guard against troublesome debt.

For an individual personal or business debt solution analysis to help find one's best debt resolution option, please [click here](#). To see how Precept Financial may be able to assist individual cases of credit card or unsecured debt problems, please [click here](#).

Precept Financial is a leading debt assistance company dedicated to helping consumers and businesses with financial hardship in resolving unsecured debt. Precept Financial works with creditors and collections agencies on the client's behalf, to help find mutually agreeable solutions. By providing an effective alternative to financial hardship, Precept Financial provides a service for both debtors and creditors. Notable memberships include: The Association of Settlement Companies, Greater Dallas Chamber of Commerce, American Bankers Association, and the International Association of Professional Debt Arbitrators. Contact 1-800-866-4447 or visit <http://www.preceptfinancial.com>.