



Don't Let Overlooked Expenses Lead to Budget Failures

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A new blog post on financial information website MoneyNing.com points out that common oversights are often the cause of personal budgets failing. By making readers aware of these easily avoided pitfalls, the site hopes to keep them on track to meet their financial goals.

Irvine, CA. September 13, 2017?Amidst the talk of the annual federal budget ordeal that happens around this time every year, financial information site MoneyNing.com has some budget advice for individuals and families?but this is not about how to do a budget, but instead, lays out some important budget items that are often overlooked, and can lead to a complete breakdown of even a closely followed budget.

In "6 Easy-to-Forget Expenses to Include in Your Budget," the site asserts that the problem of overspending in spite of having the intention of staying on budget is that there are too many different expenses to keep track of. The basics are always covered?rent or house payment and groceries are easy to remember?but MoneyNing.com points out these six expenses that are often omitted because they don't come to mind when the budget is being drawn up.

Celebrations are a big one. Weddings, milestone birthdays and anniversaries, and holidays are all special events that come with a price tag, especially if travel will be involved. Not only are there transportation costs, but lodging, eating out, appropriate clothing and gifts all add to the total expense.

Home maintenance is another area where costs often exceed planned expenses if the homeowner isn't familiar with how they add up. There are several big-ticket items on the home maintenance slate. Roofs and air conditioners are at the top. Kitchen appliances, decks, furnaces, fences, and decks follow. Make sure to include the amount one needs to set aside per year to be ready when the big ones come due.

Surprisingly coffee was included in the list, which is uncharacteristic for MoneyNing, since the site typically makes suggestions for saving money with practical steps like cutting out four-dollar-a-day coffee and making sure readers get the best price on their cable and internet bill by signing up for services with a Verizon discount code instead of paying separate bills and full price for each service.

The point is really just to make sure that everything readers spend money on is included in the budget, or it isn't going to work. MoneyNing founder David Ning also suggests reviewing last year's expenses to see if there are times of the year when one spends more, such as Christmas or when the kids are out of school, and budgeting accordingly.

About MoneyNing.com:

MoneyNing.com is a financial information website with the purpose of making the path to financial independence ?fun, entertaining, and informative.? Visit MoneyNing.com for guidance on improving one's money mindset, financial education, and more budgeting and moneysaving tips.

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MoneyNing (Astute Actions Inc.)

MoneyNing.com founder, David Ning, is a former IT manager and entrepreneur who promises to make the path to financial independence ?fun, entertaining, and informative.? Based on the half-million monthly visitors to the site, he appears to be succeeding.

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