

## 10 skills for Effective Budgeting

1. Start early
2. Hear the dreams
3. Identify discretionary funds
4. Identify the bleeders
5. Don't reward bad behaviour
6. Don't believe everything you are told
7. Know what you want
8. Deal with the easy 90% quickly
9. Spend 90% of your time on the 10% that matters
10. Approve a budget you are proud of