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**of Budgeting:** An Introduction A budget is defined as the formal expression of plans, goals, and objectives of management that covers all aspects of operations for a designated time period. The budget is a tool providing targets and direction. Budgets provide control over the immediate environment, help to master the financial aspects of the job and de-

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A budget is a financial plan that takes income and expenses into account and provides estimates for how much you make and spend over a given period of time. Addressing your financial situation and distinguishing between needs and wants is an important first step before creating your annual budget.

Budgeting Basics - Practical Money Skills

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