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18 527,00 15 411,00 1 800,00 83,2% 1 316,00

Income

Expenses

Saving &amp; Investment

Debt Ratio

Balance

### Income, Expenses & Balance



Month	Income	Expenses	Saving & Investment	Balance
Jan-17	1 852,00 \$	1 207,00 \$	1 645,00 \$	1 645,00 \$
Feb-17	1 439,00 \$	1 209,00 \$	1 630,00 \$	80,00 \$
Mar-17	1 588,00 \$	1 389,00 \$	1 600,00 \$	49,00 \$
Apr-17	1 585,00 \$	1 371,00 \$	1 600,00 \$	64,00 \$
May-17	1 541,00 \$	1 205,00 \$	1 600,00 \$	186,00 \$
Jun-17	1 548,00 \$	1 345,00 \$	1 600,00 \$	68,00 \$
Jul-17	1 541,00 \$	1 258,00 \$	1 600,00 \$	133,00 \$
Ago-17	1 572,00 \$	1 307,00 \$	1 600,00 \$	115,00 \$
Set-17	1 430,00 \$	1 314,00 \$	1 600,00 \$	-84,00 \$
Out-17	1 591,00 \$	1 257,00 \$	1 600,00 \$	184,00 \$
Nov-17	1 576,00 \$	1 312,00 \$	1 600,00 \$	114,00 \$
Dec-17	1 556,00 \$	1 237,00 \$	1 600,00 \$	161,00 \$
Total	18 527,00 \$	15 411,00 \$	1 600,00 \$	1 316,00 \$

# Advanced Personal Finance

**Lawrence Robert Dicksee**

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**The Financial Frontier: Beyond Budgeting for Advanced Mastery** S Williams, 2025-04-15 In an ever evolving financial landscape traditional budgeting methods are no longer enough. *The Financial Frontier Beyond Budgeting for Advanced Mastery* is your guide to breaking free from rigid constraints and embracing innovative strategies that empower individuals and organizations alike. Dive into the science of adaptive financial planning where dynamic cash flow management, predictive analytics and real time adjustments replace outdated practices. This groundbreaking book explores how to overcome common barriers like market volatility, unexpected expenses and fear of uncertainty, offering actionable solutions to build financial resilience. Whether you're managing personal finances, navigating corporate financial innovation or launching an entrepreneurial venture, you'll discover tailored strategies to thrive in any context. With insights into cutting edge tools such as AI driven financial forecasting, blockchain based systems and decentralized finance (DeFi), this book equips you with the knowledge to stay ahead of the curve. But it doesn't stop there; ethical considerations take center stage as we examine transparency, accountability and the societal impact of advanced financial techniques. Rooted in principles like Kantian ethics, this work emphasizes fairness, inclusivity and respect for universal values, ensuring trust and integrity remain at the heart of every decision. From scenario planning to integrating beyond budgeting techniques into daily routines, each chapter provides practical steps toward achieving financial agility and long term success. By blending empirical evidence with forward thinking ideals, this book paints a vision for a future where innovative financial tools and ethical frameworks coexist harmoniously. If you're ready to elevate your financial literacy, embrace wealth building methods and navigate the complexities of modern finance with confidence, this is the resource you've been waiting for. Transform your approach to money, master the art of adaptive finance and step boldly into a world of opportunity without compromising your principles.

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