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Someone once likened this process to an out-of-body experience. An out-of-checkbook experience would be more like it. Essentially, what you're going to do is stand back from your financial situation--emptying your mind of angst, doubt, and suffering--and take a look at where you actually spend your money. You are going to keep track of all your daily, weekly, and monthly expenses. You're going to add up your monthly takhome pay. And you're going to use all that information to set some spending goals for the next month.

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