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Dave tells the story of a man who bought his dream car, drove it home, but then returned it the next day after some money calculations. This story is an example of:

Opportunity cost. What are some of the things you should consider when making a significant purchase? If you can buy with cash. (if you can't pay with cash, don't buy it);

Your ...

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It ' s the dreaded B-word—budgeting. Unfortunately, the word budget has gotten a bad rap. When it all boils down to it, a budget is basically just a plan for your money. Budgeting means you ' re spending with purpose before the month begins.