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## Tip of the Week - February 15

Posted by michelle.house - 2008/02/16 07:54

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Our tip of the week comes from the creator of the PBO (Personal Budget Organiser), Michelle House.

I have come across a lot of people this last month becoming more and more concerned with how they are going to meet their mortgage commitments. Have you sat down and forecasted how you will be able to meet your repayments when there are more rate rises?

If you need to find an extra \$20 or so a week, the PBO is a great tool to help you do this. When used as a budget tracking tool, our users have had great success in saving money! Our statistics show that no one overspent on their budget. 89% of users saved money and 11% stayed within their budget.

The PBO gets you the best results when you use cash. Again, our PBO users comment that when you can "see" your money, they are less likely to overspend.

So my tip for you this week is to get organised and get a PBO!

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ufacturer\\_id,0/option,com\\_virtuemart/Itemid,38/](http://www.secretbudget.net/component/page,shop.product_details/flypage,shop.flypage/product_id,1/category_id,1/manufacturer_id,0/option,com_virtuemart/Itemid,38/)

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## Re:Tip of the Week - February 15

Posted by DanniMillar - 2008/02/16 10:47

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Hi Michelle!

I just wanted to say a quick thanks firstly for the speedy delivery of my PBO and secondly how impressed I am with myself for (FINALLY!) sticking to my budget. I wasn't sure how it would all work but I must say that it's such a simple technique that really does the job. I have been overspending every week for as long as I can remember but now I can actually see how much money I'm going through and I now know when it's time to stop. I'm thinking more about what I purchase in my weekly grocery shop and am going for cheaper brands and even buying in bulk where possible to save money. If I have money left over, I treat myself to a little something but the most important thing is that I'm sticking to my budget and not overcommitting myself. This I'm sure is going to lead to long term benefits so thanks again for bringing the PBO into my life!!

Love the secretbudget.net website too!

Thanks again and happy saving!

Danni

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## Re:Tip of the Week - February 15

Posted by michelle.house - 2008/02/16 18:09

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Thanks Danni. It's great to know that it's working for you! Sticking to a budget isn't about doing without, it's about being responsible with what you are spending your money on! Well done and I look forward to hearing from you with further budgeting tips and wonderful ideas for saving money!

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## Re:Tip of the Week - February 15

Posted by Gracie - 2008/02/16 18:26

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Hi Michelle,

Just a quick note to say thanks for the PBO. I'm already seeing how useful it's going to be for me after just a couple of weeks. I'm saving and thinking about my weekly spend and don't feel as much of my money is disappearing into a black hole!

Thanks again.

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Grace:cheer:

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## Re:Tip of the Week - February 15

Posted by michelle.house - 2008/02/17 12:08

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That's great news Grace! I know that you'll be more organised having a PBO! Being organised with your household budget will help you to save money! All the best -  
Michelle

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