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El libro que cambiará tu forma de ahorrar para siempre ¿Necesitas ahorrar? ¿estás siempre en números rojos? ¿no sabes cómo empezar a ahorrar? Con el método de ahorro japonés Kakebo conseguirás ahorrar fácilmente. Este método cuenta con más de un siglo de historia desde que la periodista Motoko Hani publicó su primer Kakebo y a partir de ese momento miles de personas en todo el mundo han logrado ahorrar utilizando este método. El secreto de Kakebo implica, como en múltiples aspectos de la vida japonesa, disciplina y sencillez. En este libro a color encontrarás una descripción del método Kakebo, una plantilla para que puedas comenzar a utilizarlo y consejos para mejorar tus finanzas

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personales. Además, podrás descargar la plantilla para disponer de *Takebe* durante todo el tiempo que desees. Este libro incluye los 3 primeros meses para que adquieras el hábito y puedas comprobar su efectividad. De esta forma su precio es accesible y cuando necesites avanzar en tu experiencia *Takebe* podrás descargar la plantilla y utilizarla para siempre. Si tu objetivo es ahorrar y optimizar tus ingresos, ¡éste es tu libro!

Are you really aware of what you spend? Do you know how to value things beyond their price? For the answer to these questions and more, look no further than *Takebe*- the budgeting journal used by millions every day in Japan to manage their household spending. The Japanese believe that tidiness in one's finances is as important as tidiness in one's house - indeed for them, the act of thinking



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mindfully about where one's money goes is in itself a recipe for calm and wellbeing. Keeping a Kakebo is easy. At the start of each month simply decide how much you want to save and what you need to do to achieve your goal. Then note down your weekly spending and at the end of the month see how it all tallies up. There are slots for you to personalise your Kakebo according to your own spending routine, and space to reflect and make changes as you go along. Start today - and discover the life-changing magic of Kakebo...

El libro que cambiará tu forma de ahorrar para siempre ¿Necesitas ahorrar?¿estás siempre en números rojos?¿no sabes cómo empezar a ahorrar? Con el método de ahorro japonés Kakebo conseguirás ahorrar fácilmente. Este método cuenta con más de un siglo de

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historia desde que la periodista Motoko Hani publicó su primer Kakebo y a partir de ese momento miles de personas en todo el mundo han logrado ahorrar utilizando este método. El secreto de Kakebo implica, como en múltiples aspectos de la vida japonesa, disciplina y sencillez. En este libro encontrarás una descripción del método Kakebo, una plantilla para que puedas comenzar a utilizarlo y consejos para mejorar tus finanzas personales. Además, podrás descargar la plantilla para disponer de Kakebo durante todo el tiempo que desees. Este libro incluye los 3 primeros meses para que adquieras el hábito y puedas comprobar su efectividad. De esta forma su precio es accesible y cuando necesites avanzar en tu experiencia Kakebo podrás descargar la plantilla y utilizarla para siempre. Esta es la versión en blanco y negro del libro "Cómo ahorrar con el método japonés KAKEBO" más económica pero

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igual de efectiva. Si tu objetivo es ahorrar y optimizar tus ingresos, ¡éste es tu libro!

☐ Este libro de gestión contable de moda japonesa, te permitirá evaluar tus gastos rigurosamente para ahorrar durante un periodo de 12 meses gracias al método KAKEBO. ¡Adiós al consumo excesivo! ☐ ¡Comienza a utilizar este método en cualquier momento del año! ☐ Características ☐ \* 8 páginas para gestionar cada uno de los meses \* Calcula tu presupuesto y márcate objetivos \* Elabora tu presupuesto semanal y inventaría tus gastos semana a semana \* Una página doble para hacer el balance de los 12 meses utilizando el KAKEBO para apreciar los resultados del año \* Guía de usuario incluido al principio del libro \* 103 páginas - papel blanco 90 g \* Formato 15,2x22,9 cm

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Control your spending, save money, regain peace of mind, and make your life happier and healthier with *Takebe*—the traditional Japanese method of money management that is still widely used today. Having enough money to live is one of the most important factors affecting our health. Trying to balance expenses—utility bills, housing, healthcare, food, and for many, the costs of raising children (not to mention paying for college!)—leaves us worried and stressed. But there is a solution: *Takebe*, a practical, proven method that helps you keep track of every penny, manage spending, and save up to thirty percent more! With this invaluable guide you'll interact with your spending every day for two years, and learn how to manage your personal budget. Designed like a diary, it allows you to record all your daily expenses week by week so you can see

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exactly where your money goes. Each day is divided into four categories: 1. primary needs—food, personal hygiene, children; 2. optional needs—shopping, cosmetics, gifts; 3. culture and free time—restaurants, books, entertainment; and 4. extras/foreseeable expenses—such as travel, repairs, tuition, and taxes. *Takebe* begins with setting a monthly budget. At the beginning of each month, enter your fixed incoming funds and outgoing expenses, and set a savings target. Then, each day, record your various expenses. By keeping close tabs on what you're spending, you'll be able to identify the waste and see the most significant areas where adjustments can be made. *Takebe* also offers practical and motivating tips that teach you how to save more successfully. *Takebe* isn't just about money—it helps to develop self-awareness, self-discipline, and self-esteem, and promotes peace of mind. Best

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of all, you can begin any time of year—individually marking the months and days without wasting any pages. Plus, its simple yet inviting for-color graphics help you break down each expense and easily identify see where adjustments need to be made.

In this bawdy, raucous, and unabashedly frank novel, youth is certainly not wasted on the young. Hailed as "one of the most hilarious and well-observed accounts of teenage debauchery you are ever likely to read" by the trendsetting British lifestyle magazine *Dazed & Confused*, Ben Brooks's *Grow Up* is a shocking, stylish, and very modern coming-of-age story. As Jasper J. Wolf careens through high school, his list of to-dos includes: get high with friends, seduce the hottest girl in school, and, last but not least, expose his stepfather as a murderer. But as growing up soon teaches

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him, what he wants and what he gets are often wildly different—and decidedly unexpected.

**DISCOVER THE JAPANESE SECRET TO FINANCIAL WELL-BEING:** The *Kakeibo* is a wonderful tool for anyone who wants to make keeping track of their spending more streamlined. People in Japan are masters of minimal living, able to make do with less in all aspects of life, whether it's de-cluttering personal belongings or savvy seasonal cooking. At the heart of all this is the *kakeibo*: the budgeting journal used to set savings goals and track spending. The premise is simple: at the beginning of each month, the prompts in this book help you to plan how much you would like to save and what you need to do in order to reach your goal. The *kakeibo* then gives you space to jot down your weekly spending and reflect on

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the month just gone. The act of completing your journal ensures that saving is a part of your everyday life, while also giving you the opportunity to reflect and improve every month.

Actualización del libro 09/2021 : corrección de los términos no traducidos ☐☐☐☐ Este libro de gestión contable de moda japonesa, te permitirá evaluar tus gastos rigurosamente para ahorrar durante un periodo de 12 meses gracias al método KAKEBO. ¡Adiós al consumo excesivo! ☐☐ ¡Comienza a utilizar este método en cualquier momento del año! ☐☐ Características ☐☐ \* 8 páginas para gestionar cada uno de los meses \* Calcula tu presupuesto y márcate objetivos \* Elabora tu presupuesto semanal y inventaría tus gastos semana a semana \* Una página doble para hacer el balance de los 12 meses utilizando el KAKEBO para apreciar los resultados del año \* Guía



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