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OUR REFERENCE

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TO WHOM IT MAY CONCERN

I have been fortunate to have received a demonstration in the use of the Personality Budgeting Program and believe it will be a great tool for households hoping to gain a grasp of their financial direction.

Factors which I found interesting were:-

1. the budget can be started at any time with limited financial data
2. the benefit of the budget increases with time as more 'regular' payments are entered
3. the budget figures used are those which are most recent and therefore most relevant
4. it automatically updates future positions as each transaction is entered
5. most budgets fail because the household may fail to update the record for a small time – with this program it can be resurrected at any time

The concept is an exciting tool for households who have a plan for their future.

Yours faithfully  
CHEESMAN APPLEGARTH & PARTNERS

  
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