

HOW TO BUDGET ON A LOW INCOME



01 Prioritize Expenses



Always pay necessities first, including food, housing, utilities and transportation. Pay no other expenses until these are taken care of.

02 Cut Costs



Temporarily cut out all non-necessities such as eating out, personal spending, vacation, recreation, etc. The goal is to get caught up and a plan in place.

03 Set a Budget



Break the paycheck to paycheck cycle by carefully and strategically making a written budget every month before the month begins. Plan every single dollar on paper.

04 Use Cash to Save



Research shows when we use cash we behave differently with money. Cash budgeting is especially helpful for budget categories you tend to overspend on.

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Great Britain. Parliament. House of Commons

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The State of the Cities, 1999 ,1999 **The State of the Cities** , **Departments of Labor, Health and Human Services, Education, and Related Agencies Appropriations for 2017: National Institutes of Health; Department of Education; Centers for Disease Control and Prevention** United States. Congress. House. Committee on Appropriations. Subcommittee on the Departments of Labor, Health and Human Services, Education, and Related Agencies,2016 *Country Guide and Nor'west Farmer* ,1928 *Budget Speech for the Fiscal Year ...* Kenya,1995 *Catalogue of Publications Issued by the Government of the United States* United States. Superintendent of Documents,1984 February issue includes Appendix entitled Directory of United States Government periodicals and subscription publications September issue includes List of depository libraries June and December issues include semiannual index *The Cooperative Extension Service Updated Inventory of Computer Programs* J. Robert Strain,1984 Monthly Catalogue, United States Public Documents ,1984

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