

# 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.

# Guide To Budgeting On Low Income Organically Complete Beginner Guide To

**Clayton Holt Ernst**



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prepare to indulge in favourites such as Crispy Fried Chicken with Spicy Rice or even a Yorkshire Pudding Wrap as well as classics like Cheese stuffed Crispy Pancakes One pan Lasagne and Air Fryer friendly Stuffed Crust Pizza if you fancy something sweet there are cakes cookies and plenty of budget friendly bakes and desserts that are fit for all occasions Multi award winning and Sunday Times Bestselling author Becky Excell has spent years developing flavoursome gluten free recipes next she wants to show you how to enjoy following a gluten free diet with budget in mind This is the essential guide to everyday gluten free cooking on a budget from the Queen of Gluten Free *Real Estate Record and Builders' Guide* ,1928

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