

# 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.

# Small Business Owners Without Experience Budgeting On Low Income For

**Australia. Parliament**

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**The President's FY 2006 Budget Request for the Small Business Administration** United States. Congress. Senate. Committee on Small Business and Entrepreneurship,2005    The President's Proposed Budget for the Small Business Administration Fiscal Year 2003 United States. Congress. House. Committee on Small Business,2002    *U.S. Small Business Administration Budget Request FY 2002* United States. Congress. House. Committee on Small Business,2001    *Budget of the United States Government* United States. Office of Management and Budget,2004    *Congressional Record* United States. Congress,2001    **Small Business Sourcebook** ,2004    State of California Program Budget Supplement ... Submitted by ... Governor to the California Legislature California. Governor,1972    *House of Commons Debates, Official Report* Canada. Parliament. House of Commons,1928    **2004-2005 Adopted Operating Budget** ,    *The Parliamentary Debates (official Report)*. Great Britain. Parliament. House of Commons,1923 Contains the 4th session of the 28th Parliament through the 1st session of the 48th Parliament    *America Today Combined with Fort Dearborn Magazine* ,1923

**America To-day Combined with Fort Dearborn Magazine** ,1920    **Official Reports of the Debates of the House of Commons of the Dominion of Canada** Canada. Parliament. House of Commons,1928    *The Bridgemen's Magazine* ,1928    *Bridge Men's Magazine* ,1928    Parliamentary Debates ,1930    **The Budget** ,1892    **Official Manual of the State of Missouri** ,1957    **Parliamentary Debates** Australia. Parliament,1930    *Parliamentary Debates (Hansard)*. Great Britain. Parliament. House of Commons,1923 Contains the 4th session of the 28th Parliament through the session of the Parliament

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