

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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School Fundraising Handbook Lindsey Marsh,2019-11-21 Written by Lindsey Marsh The School Fundraising Handbook How to maximise your income from grants sponsorship and many other sources of finance is a carefully compiled treasury of tips tools and key contacts to help schools in the UK save money boost their income and manage their fundraising projects It s exciting to know that there are hundreds of grants available to schools whether they re for funds needed to raise attainment levels purchase new equipment run school clubs or improve buildings and outdoor spaces and these grants can range from a few pounds to thousands of pounds Plus in addition to financial grants there are also lots of other means of support out there too such as business sponsorship and employee volunteers The School Fundraising Handbook aims to help schools become better informed about such opportunities and to raise awareness of all the wonderful charities and organisations that are willing to support schools and other educational establishments such as nurseries colleges special schools and pupil referral units Covering grants crowdfunding event planning recycling schemes corporate support and much more this indispensable guide throws schools a lifeline by revealing the abundance of fundraising streams available to them and sharing shrewd advice on how to coordinate specific projects and initiatives successfully Lindsey also uses her fundraising expertise to guide readers through the grant application process from start to finish so that even the most inexperienced fundraiser can feel confident about seeing their projects through to fruition Furthermore she offers ideas and insights on how to fundraise through wider community involvement reach out to business links and benefit from various other opportunities available to schools e g hire schemes guest speakers free gifts and free site visits An invaluable resource for school leaders school business managers and anyone involved in fundraising in the education sector

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