

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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N Noddings



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Federal Home Loan Bank Review United States. Federal Home Loan Bank Administration,1937 *Low Cost But Acceptable Incomes for Older People* Michael Nelson,2000 Outside the UK budget standards serve as benchmarks for social policy personal taxation life insurance pensions money advice debt orders and many other purposes Accepted standards for nutrition housing and warmth are used in this report The study estimates the living costs in January 1999 of men and women aged 65 74 years at a living standard called Low Cost but Acceptable LCA representing the poverty line Budgets are presented for single women single men and couples as local authority tenants and as owner occupiers The research is assisted by discussion groups composed of low income adults from the relevant age groups Low Cost but Acceptable incomes for older people contains essential information for individuals and organisations concerned with the well being of older people including central and local government the pensions industry employers residential homes social services trade unions voluntary organisations and older people themselves It provides recommendations to government about the incomes required by older people to avoid poverty in old age

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