

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.

The United States Without Experience Budgeting On Low Income That



United States

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Budget of the United States Government United States. Office of Management and Budget,1997 *Historical Tables, Budget of the United States Government* United States. Office of Management and Budget,1996 The Budget of the United States Government United States,1997 **Message of the President of the United States Transmitting the Budget for the Service of the Fiscal Year Ending ...** United States,1946 *Bureau publication (United States. Children's Bureau). no. 90, 1924 ,1924* The Budget Report of the State Board of Finance and Control to the General Assembly, Session of [1929-] 1937 Connecticut. Board of Finance and Control,1914 Budget report for 1929 31 deals also with the operations of the fiscal year ended June 30 1928 and the estimates for the fiscal year ending June 30 1929 **United States review** ,1930 Public Budgeting Arthur Eugene Buck,1929 **United States Naval Institute Proceedings** United States Naval Institute,1929 *Weekly bulletin (California State Dept. of Public Health). v. 8-10, 1929-32 ,1929* The Budget ,1892 **Locomotive Engineers Journal** ,1926 Cost of Living Survey California. Special committee on cost of living in California for selected family groups,1923 Motorman, Conductor and Motor Coach Operator ,1926 Vols include the Proceedings of the association s 12th 27th annual conventions Canadian Official Record ,1918 **International Molders' Journal** ,1927 The Motorman and Conductor ,1925 Vols 19 include the Proceedings of the association s 12 27th annual conventions **Commerce and Finance** ,1927 *Spending the Family Income* League of Women Voters of Cincinnati. Living Costs Committee,1928 **Monthly Review of the U.S. Bureau of Labor Statistics** United States. Bureau of Labor Statistics,1922

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