

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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Analytical Perspectives, Budget of the United States Government ,2011 **Budget of the United States Government**
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Equipment ,1924 **Congressional Record** United States. Congress,1991 The Congressional Record is the official record
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Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and
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Engineers ,1926 Vols 30 54 1932 46 issued in 2 separately paged sections General editorial section and a Transactions
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