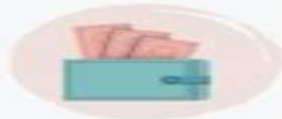


# HOW TO BUDGET ON A LOW INCOME



## 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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**R Sandford**



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2006 Tax Return Filing Season and the IRS Budget for Fiscal Year 2007 United States. Congress. House. Committee on Ways and Means. Subcommittee on Oversight,2006     *Budget of the United States Government* United States. Office of Management and Budget,1974     American Machinist ,1920     *Budget* Pennsylvania. Office of the Governor,1974

Automating Specification-based Software Testing Robert M. Poston,1996 Fundamentals Test generation Test execution Test evaluation Software testing tools Appendixes     **Popular Mechanics** ,1990-05 Popular Mechanics inspires instructs and influences readers to help them master the modern world Whether it s practical DIY home improvement tips gadgets and digital technology information on the newest cars or the latest breakthroughs in science PM is the ultimate guide to our high tech lifestyle     Budget - Commonwealth of Pennsylvania Pennsylvania. Governor,1974     *Better Homes and Gardens* ,1928     *The Country Gentleman* ,1927     *Farm Journal* ,1909     **Farm Journal and Country Gentleman** ,1904

**Popular Science Monthly** ,1926     **National Glass Budget** ,1913     Central Station ,1925     **Black and White Budget** ,1902     **Farm Machinery and Equipment** ,1916     Scientific American ,1928 Monthly magazine devoted to topics of general scientific interest     **Science and Invention** ,1926     *The Pall Mall Budget* ,1874     **Venture** ,1981

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