

# 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.

# Method For Budgeting On Low Income That Actually Works Easy Method For

**IM Harris**



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*Zero-base Budget Legislation* United States. Congress. House. Committee on the Budget. Task Force on Budget Process,1976     Reauthorization on the Higher Education Act of 1965 United States. Congress. Senate. Committee on Labor and Human Resources. Subcommittee on Education, Arts, and Humanities,United States. Congress. House. Committee on Education and Labor. Subcommittee on Postsecondary Education,1991     *Homemaking Arts 4 (worktext)1st Ed. 1986 ,*

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