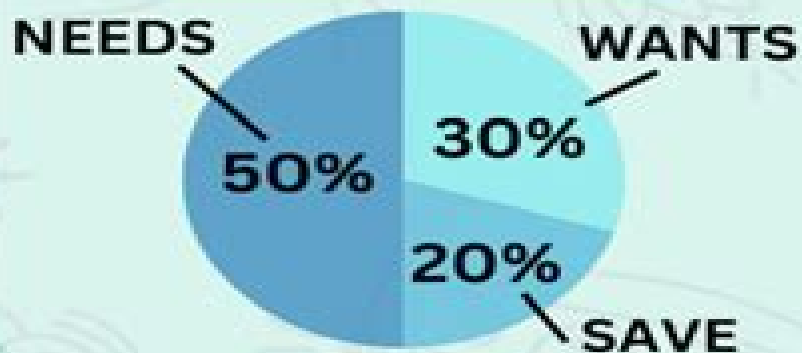


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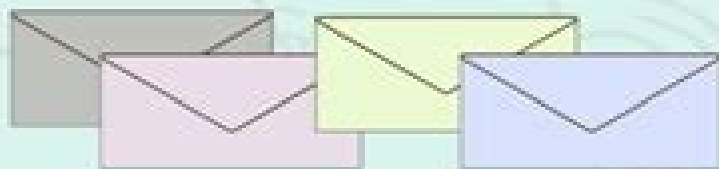


## ZERO BASED



EVERY  
DOLLAR HAS  
A PURPOSE

## ENVELOPES



DIVIDE PAYCHECK  
INTO ENVELOPES

## NO BUDGET!



JUST SPEND  
LESS THAN  
YOU EARN!

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

**Rachel S Tattersall**



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