

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.

Small Business Owners Without Experience Budgeting On Low Income For

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The President's FY 2006 Budget Request for the Small Business Administration United States. Congress. Senate. Committee on Small Business and Entrepreneurship,2005 The President's Proposed Budget for the Small Business Administration Fiscal Year 2003 United States. Congress. House. Committee on Small Business,2002 *U.S. Small Business Administration Budget Request FY 2002* United States. Congress. House. Committee on Small Business,2001 *Budget of the United States Government* United States. Office of Management and Budget,2004 *Congressional Record* United States. Congress,2001 **Small Business Sourcebook** ,2004 State of California Program Budget Supplement ... Submitted by ... Governor to the California Legislature California. Governor,1972 *House of Commons Debates, Official Report* Canada. Parliament. House of Commons,1928 **2004-2005 Adopted Operating Budget** , *The Parliamentary Debates (official Report)*. Great Britain. Parliament. House of Commons,1923 Contains the 4th session of the 28th Parliament through the 1st session of the 48th Parliament *America Today Combined with Fort Dearborn Magazine* ,1923

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