

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.

Income Organically Step By Step Guide To Budgeting On Low Income

Michal Rosen-Zvi



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web jan 7 2020 karen m mcmanus is the 1 new york times and international bestselling author of young adult thriller mystery novels including one of us is lying one of us is next two can keep a secret and the cousins you ll be the death of me will be her next novel publishing december 2021