

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.

United States Easy Method For Budgeting On Low Income Software

RS Peters



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Internal Revenue Service Operations and Fiscal Year 2010 Budget Proposals United States. Congress. House. Committee on Ways and Means,2011 2005 Tax Return Filing Season and the IRS Budget for Fiscal Year 2006 United States.

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