

# 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.

# Low Income Software Alternatives Organically With Low Budget Budgeting

**Richard Bailey**



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Strategic Management Arthur A. Thompson, Alonzo J. Strickland, 1999 Thompson Strickland is the strategic management market leader by a wide margin The eleventh or alternate edition of the book contains exactly the same text as the 10th edition but includes all new cases With so many business schools offering a strategic management course every term the case collection in any one edition wears out after a few terms The strong desire of adopters for fresh cases together with welcome and much needed growth in the supply of first rate cases being developed each year makes it necessary for us to institute a short case revision cycle and provide a second collection of cases to choose from The 10th edition with all its various components will be available throughout the life cycle of the 11th edition

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