

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.

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Administration's Fiscal Year 1983 Budget Proposal United States. Congress. Senate. Committee on Finance,1982
Letter from the Secretary of the Treasury, Transmitting His Annual Report on the State of the Finances United States. Department of the Treasury,1947 Report of the Secretary of the Treasury on the State of the Finances United States. Department of the Treasury,1946 **Annual Budget of the City of Santa Cruz, California, Fiscal Year Beginning July 1 ...** Santa Cruz (Calif.),Santa Cruz (Calif.). Office of the City Manager,2002 **Country Guide and Nor'west Farmer** ,1928 *The Open Road* Clayton Holt Ernst,1922 **Real Estate Record and Builders' Guide** ,1924
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