

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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Health & Social Care (adults) Yvonne Nolan, 2005 This handbook provides comprehensive coverage of everything candidates need for success in this new qualification in health and social care

Survey of Population and Budgets of Cocoa Producing Families in the Oda-Swedru-Asamankese Area, 1955-1956 Ghana. Office of the Government Statistician, 1958 *The Journal of Housing and Community Development* , 2006 *Air Force Journal of Logistics* , 1997 *The Analysis of Family Budgets* S. J. Prais, 1955

European Integration and Housing Policy Mark Kleinman, Walter Matznetter, Mark Stephens, 2005-07-28 This book presents a series of debates arising from the housing needs of different EU countries The authors address key issues by examining in turn the consequences of European integration for different housing markets the impact of the Maastricht Treaty and other policy documents the social consequences of integration including income distribution homelessness and marginal housing estates current housing policy in the Nordic countries and in Eastern Europe

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