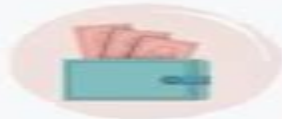


HOW TO BUDGET ON A LOW INCOME



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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**Wisconsin. Division of State Executive
Budget and Planning**

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Budget of the United States Government United States. Office of Management and Budget,1999 **Federal Register** ,2003-12 State of New York Annual Budget Message New York (State). Governor,1987 **State of New York Executive Budget** New York (State). Governor,1988 *The Social Security Administration's Service Delivery Budget Plan* United States. Congress. House. Committee on Ways and Means. Subcommittee on Social Security,2005 **Florida Governor ... Biennial Budget Recommendations** Florida. Office of the Governor,1985 **Message from the Governor and the Budget Containing Financial Reports and Recommendations for Appropriations** New York (State). Governor,1989 Florida Governor Bob Graham's Biennial Budget Recommendations Florida. Office of the Governor,1986 **Executive Budget** Wisconsin. Division of State Executive Budget and Planning,2009 **State of New York Executive Budget for the Fiscal Year...** New York (State). Governor (1983-1994 : Cuomo),1989 **State of New York Executive Budget, Agency Presentations** New York (State). Governor,1991 **Second Annual Phoenix Conference on Computers and Communications** ,1983 Budget Request Colorado. Department of Human Services,2018 **State of New Jersey Budget** New Jersey. Office of the Governor,2004 The Christian Science Monitor Index ,1998 Budget Request Colorado. Department of Social Services,1991 **1992-93 Proposed Biennial Budget** Minnesota. Governor (1991-1999 : Carlson),1991 **State of Utah Executive Budget** Utah. Office of the Governor,1990 The State Budget Analyst ,1966 **Strategic Plan and Budget Request** Colorado. Department of Human Services,2000

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