

Budgeting for Beginners: Step-by-Step Guide

Stop living paycheck to paycheck and actually save your money!

1

Determine Income

Figure out your average monthly income. Even if you get paid irregularly, bi-weekly, or weekly. Determine what you typically get paid in a month.

2

Expenses

Figure out what you have been spending on average for bills and expenses. Including food, gas, and impulse buys.

3

What's left?

Simply take your income and minus your expenses for the month. This is what you have left to put toward your goals.

4

Sinking Funds

Determine what you need to save every month for expenses that do not come up every month. For example, Christmas, birthdays, taxes, ect.

5

Debt Snowball

Whatever is left after all your expenses and sinking funds goes toward paying off your lowest debt.



Budgets Made Easy

Complete Guide To Easy Budgeting Methods For Beginners

DP Hallahan



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web 2 days ago mason disick was spotted out to dinner with his dad scott disick in a rare father son outing the talentless founder and the 13 year old were photographed

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web jun 3 2020 thirteen ways of looking at a black boy consists of 13 tankas 31 syllable poems and accompanying illustrations depicting black boys and young