

# Budgeting for Beginners: Step-by-Step Guide

Stop living paycheck to paycheck and actually save your money!

## Expenses

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

## 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.



*Budgets Made Easy*

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

## 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.

3

4

## Debt Snowball

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

5

# Easy Budgeting Tips Step Plan 30381 69045

**Kathleen Armour**



**Easy Budgeting Tips Step Plan 30381 69045:**

## **Easy Budgeting Tips Step Plan 30381 69045** Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the ability of words has become much more evident than ever. They have the capacity to inspire, provoke, and ignite change. Such could be the essence of the book **Easy Budgeting Tips Step Plan 30381 69045**, a literary masterpiece that delves deep into the significance of words and their impact on our lives. Written by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we shall explore the book's key themes, examine its writing style, and analyze its overall effect on readers.

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