

# 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

# Affordable Budgeting Tips Step Plan

**David Baud**



## **Affordable Budgeting Tips Step Plan:**

## Whispering the Techniques of Language: An Emotional Journey through **Affordable Budgeting Tips Step Plan**

In a digitally-driven earth where displays reign supreme and quick conversation drowns out the subtleties of language, the profound techniques and mental subtleties hidden within words usually go unheard. Yet, situated within the pages of **Affordable Budgeting Tips Step Plan** a interesting literary value pulsating with natural feelings, lies an extraordinary journey waiting to be undertaken. Penned by a skilled wordsmith, this marvelous opus invites viewers on an introspective journey, delicately unraveling the veiled truths and profound impact resonating within the material of each word. Within the emotional depths of the poignant evaluation, we can embark upon a sincere exploration of the book is core subjects, dissect their charming publishing style, and yield to the powerful resonance it evokes serious within the recesses of readers hearts.

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providers to send voice data and video at ever increasing rates overview optical fiber basics