

# BUDGETING METHODS

## THE NEWBIE



## ZERO BASED



EVERY  
DOLLAR HAS  
A PURPOSE

## ENVELOPES



DIVIDE PAYCHECK  
INTO ENVELOPES

## NO BUDGET!



JUST SPEND  
LESS THAN  
YOU EARN!

# Why Budgeting Tips Tips 898

**Daniela Niemeyer**



**Why Budgeting Tips Tips 898:**

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