

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

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Money Matters: A Beginner's Guide To Financial Literacy Krishna Gupta, Rajan Singh, Vivek Singh, Money Matters A Beginner s Guide to Financial Literacy to empower individuals with the fundamental knowledge and tools needed to navigate the world of personal finance confidently Whether you re just starting your financial journey or looking to strengthen your financial foundation this guide offers clear insights into essential financial concepts Understanding Money Learn about the history and evolution of money Budgeting Basics Discover how to create a personal budget and save for your goals Credit and Debt Management Understand the essentials of credit debt management and smart borrowing Investing Fundamentals Explore the world of investments and how to grow your wealth over time Insurance and Risk Management Learn about the importance of insurance and risk management for your peace of mind Home Ownership Discover strategies for buying a home and building equity Avoiding Financial Pitfalls Understand how to avoid common financial pitfalls that can derail your goals Barnes Noble

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perfect fit They allow you to create a controlled growing environment filled with fertile soil where plants thrive Raised beds help gardeners overcome rocky or less than ideal soils there s little to no weeding involved and they can be as large or as petite as you d like You can even use an elevated or mobile raised bed if the only sunny space you have to grow is on a patio deck or driveway In *The First Time Gardener Raised Bed Gardening* you ll learn how to select the best raised bed for your space what to fill it with and tips for staking and trellising plants to save space and improve yields Additional advice found inside includes DIY plans for building quick and simple beds Info on the best soil mixes for filling raised beds How to mulch water and fertilize your new garden Illustrated planting plans to help you determine how many plants fit in each bed Step by step project plans for unique raised bed trellising systems The best beginner friendly crops to get you started How to maximize production from a small raised bed garden Tips to get growing in a way that won t leave you feeling overwhelmed halfway through the season Raised bed gardening is perfect for beginners as long as you have a pro like CaliKim sharing her essential know how and cheering you on to veggie growing victory This book is part of *The First Time Gardener s Guides* series from Cool Springs Press which also includes *The First Time Gardener Growing Plants and Flowers* and *The First Time Gardener Growing Vegetables* Each book in *The First Time Gardener s Guides* series is aimed at beginner gardeners and offers clear fact based information that s presented in a friendly and accessible way including step by step instructions and full color illustrations throughout

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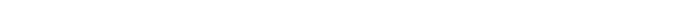
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