

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 Explained For Beginners

Greg Horine



Easy Budgeting Tips Explained For Beginners:

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What You'll Learn

- 1 Generative AI Basics Made Simple Learn what generative AI is how it works and why it's different from traditional AI
- 2 Master ChatGPT Understand how to set up ChatGPT craft prompts that get accurate results and troubleshoot common mistakes
- 3 Practical Applications Explore how generative AI is being used in content writing marketing customer service and more
- 4 Advanced Concepts Discover the potential of fine tuning API integration and personalized AI models without getting lost in technical jargon
- 5 Ethical Considerations Learn how to use AI responsibly avoid bias and combat misinformation for ethical AI adoption
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