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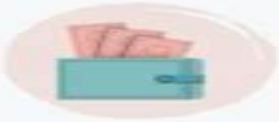

01 Prioritize Expenses

Always pay necessities first, including food, housing, utilities and transportation. Pay no other expenses until these are taken care of.

02 Cut Costs

Temporarily cut out all non-necessities such as eating out, personal spending, vacation, recreation, etc. The goal is to get caught up and a plan in place.

03 Set a Budget

Break the paycheck to paycheck cycle by carefully and strategically making a written budget every month before the month begins. Plan every single dollar on paper.

04 Use Cash to Save

Research shows when we use cash we behave differently with money. Cash budgeting is especially helpful for budget categories you tend to overspend on.

Income Tools Comparison Organically With Low Budget Budgeting On Low

Annelies Wilder-Smith

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