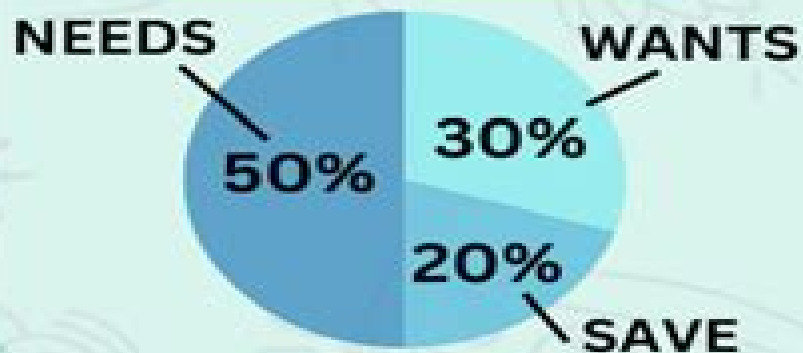


# BUDGETING METHODS

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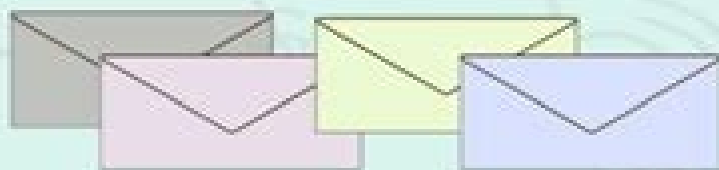


## ZERO BASED



EVERY  
DOLLAR HAS  
A PURPOSE

## ENVELOPES



DIVIDE PAYCHECK  
INTO ENVELOPES

## NO BUDGET!



JUST SPEND  
LESS THAN  
YOU EARN!

# New Budgeting Methods Guide

**M Carnoy**



## **New Budgeting Methods Guide:**

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Brown, Mickey C. Smith, 1986

**The Governor's Budget in Maine, 1917** Huntington Gilchrist, 1918

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