

# 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*

# Complete Guide To New Budgeting Methods For Beginners

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## Decoding **Complete Guide To New Budgeting Methods For Beginners**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Complete Guide To New Budgeting Methods For Beginners**," a mesmerizing literary creation penned with a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring impact on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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