6 Budgeting Methods

Zero-based Budgeting

Have your income minus your expenditure (which includes savings and debt repayment) equal to zero every month.

The Debt Avalanche

Pay off your debts in order of their interest rate, from highest to lowest.

The 50/30/20 Rule

Allocate your income in the following way: 50% towards needs, 30% wants and 20% savings.



The Debt Snowball

Pay off your debts in order of their interest rate, from lowest to highest.

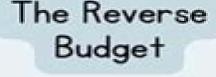


Figure out how much you want to save first and then allocate the rest to expenses.



The Envelope Method

For those who spend in cash, designate envelopes to where the money should go and use accordingly.





Prof. (Dr.) Deepak Bansal, Prof. (Dr.)
Bhupender Singh, Dr. Raj Maurya

Financial Modeling Techniques for Managers with Advanced Excel: A Practical Approach Prof. (Dr.) Deepak **ACCA Options P5 Advanced Performance** Bansal, Prof. (Dr.) Bhupender Singh, Dr. Raj Maurya, 2025-03-18 Management Revision Kit 2014 BPP Learning Media, 2014-06-01 The examining team reviewed P5 Practice Revision Kit provides invaluable guidance on how to approach the exam and contains past ACCA exam guestions for you to try The questions in the Practice Revision Kit reflect the scenario based questions you will find on the exam Management Accounting (Text, Problems & Cases) Jawahar Lal, This revised edition of ADVANCED MANAGEMENT ACCOUNTING provides a comprehensive and updated coverage of important topics current trends latest ideas and researches in management accounting Expanding on its theoretical base the book provides practical exposition to help students strengthen conceptual understanding and develop problem solving skills to succeed in the classroom and beyond Pedagogically enriched with new features and an impressive layout this new edition is an essential text for students of M Com MBA CA ICWA CS CFA and other professional courses Journal of the American Medical Association, 1913 Includes proceedings of the association papers read at the annual sessions and lists of current medical literature California Governor's Budget California. Governor,1929 State of California Budget California. Governor,1929

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