

# HOW TO BUDGET WHEN YOU'RE BEHIND ON BILLS

1.

## ALWAYS COVER YOUR FOUR NECESSITIES FIRST.

NECESSITIES INCLUDE FOOD, HOUSING, UTILITIES AND TRANSPORTATION. BEFORE YOU PAY ANY OTHER BILLS, PAY THESE.



## 2. CREATE A MONTHLY BUDGET.

A MONTHLY BUDGET IS YOUR ROADMAP TO FINANCIAL SUCCESS. BEFORE YOU CAN GET AHEAD ON BILLS, YOU NEED TO SEE THE BIG PICTURE OF INCOME AND EXPENSES.



3.

## CUT ALL UNNECESSARY SPENDING.

PAY ABOVE AND BEYOND THE MINIMUM PAYMENT BY MAKING AS MUCH EXTRA MONEY AS POSSIBLE TEMPORARILY.



## 4. INCREASE INCOME.

FIND A WAY TO INCREASE YOUR INCOME BY PICKING UP HOURS AT WORK, SWITCHING JOBS, PET SITTING, HOUSE SITTING, OR STARTING A SIDE HUSTLE WITH LOW START-UP COSTS.

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# Advanced Methods For What Is Personal Finance Ideas

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