

6 Budgeting Methods

Zero-based Budgeting

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

The 50/30/20 Rule

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



The Reverse Budget

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



The Debt Avalanche

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



The Debt Snowball

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



The Envelope Method

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

Advanced Methods For How To Start Budgeting Methods Guide

A Loxley



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