

# 6 budgeting methods

## Zero-based budgeting

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

## The 50/30/20 rule

Allocate your income in the following way: more than 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 Budgeting Methods Guide

**De Pelsmacker, Patrick**



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