HOW TO BUDGET WHEN YOU'RE BEHIND ON BILLS



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.



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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Raffaela Di Napoli

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