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.

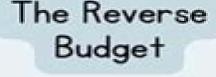


Figure out how much you want to save first and then allocate the rest to expenses.



The Envelope Method

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





Joseph DeVita, Frank Paino

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