

# Budgeting for Beginners: Step-by-Step Guide

Stop living paycheck to paycheck and actually save your money!

1

## Determine Income

Figure out your average monthly income. Even if you get paid irregularly, bi-weekly, or weekly. Determine what you typically get paid in a month.

2

## Expenses

Figure out what you have been spending on average for bills and expenses. Including food, gas, and impulse buys.

3

## What's left?

Simply take your income and minus your expenses for the month. This is what you have left to put toward your goals.

4

## Sinking Funds

Determine what you need to save every month for expenses that do not come up every month. For example, Christmas, birthdays, taxes, ect.

5

## Debt Snowball

Whatever is left after all your expenses and sinking funds goes toward paying off your lowest debt.



*Budgets Made Easy*

# Complete Guide To New Budgeting Methods Step By Step

**H Kauffman**



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