# **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 reversebudget

- 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.





### **Complete Guide To Trending Budgeting Methods**

**VM** Jensen

**Complete Guide To Trending Budgeting Methods:** 

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