# **BUDGETING METHODS**

## 50/30/20 Budget



Delegates your income into 3 categories.

#### Pros:

- More structured.
- Clear limits may be helpful for beginners.

#### Cons:

· Doesn't fit every situation.

## Zero-Based Budget



Assigns every dollar a value. Income - expenses = 0.

#### Pros:

- More hands-on.
- Adapts to your personal financial situation.

#### Cons:

Can be time-consuming.

# <u>Advanced Methods For Quick Budgeting Methods For Beginners</u>

**Lingjun Ying** 

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