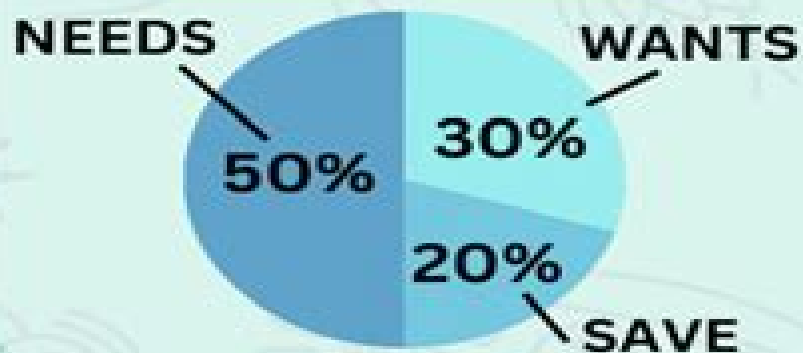


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THE NEWBIE

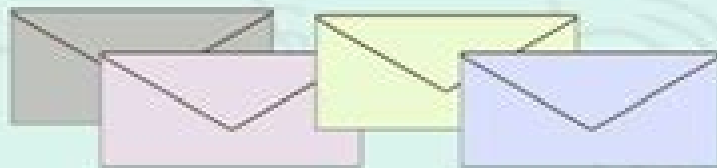


ZERO BASED



EVERY
DOLLAR HAS
A PURPOSE

ENVELOPES



DIVIDE PAYCHECK
INTO ENVELOPES

NO BUDGET!



JUST SPEND
LESS THAN
YOU EARN!

Budgeting Methods Ideas

RD Boyd



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