

6 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 reverse budget

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

DP Hallahan



Complete Guide To Trending Budgeting Methods:

A Handbook of Management Techniques Michael Armstrong, 2006-07-03 Now in its fourth edition this bestselling guide to modern management techniques is the ideal companion for all managers as well as an essential reference for business students A Handbook of Management Techniques boasts over 100 systematic and analytical methods used by managers to assist in decision making and to improve efficiency and effectiveness The techniques contained in this weighty tome over 700 pages cover all fields of modern management Diagrams support the text throughout and as always the acclaimed author Michael Armstrong writes in an accessible and easy to read style

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