

# HOW TO BUDGET WHEN YOU'RE BEHIND ON BILLS

1.

## ALWAYS COVER YOUR FOUR NECESSITIES FIRST.

NECESSITIES INCLUDE FOOD, HOUSING, UTILITIES AND TRANSPORTATION. BEFORE YOU PAY ANY OTHER BILLS, PAY THESE.



## 2. CREATE A MONTHLY BUDGET.

A MONTHLY BUDGET IS YOUR ROADMAP TO FINANCIAL SUCCESS. BEFORE YOU CAN GET AHEAD ON BILLS, YOU NEED TO SEE THE BIG PICTURE OF INCOME AND EXPENSES.



3.

## CUT ALL UNNECESSARY SPENDING.

PAY ABOVE AND BEYOND THE MINIMUM PAYMENT BY MAKING AS MUCH EXTRA MONEY AS POSSIBLE TEMPORARILY.



## 4. INCREASE INCOME.

FIND A WAY TO INCREASE YOUR INCOME BY PICKING UP HOURS AT WORK, SWITCHING JOBS, PET SITTING, HOUSE SITTING, OR STARTING A SIDE HUSTLE WITH LOW START-UP COSTS.

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# Advanced Methods For New Personal Finance Ideas

**National Education Association of the  
United States**



## **Advanced Methods For New Personal Finance Ideas:**

*Personal Finance* Barbara Friedberg, 2015-04-14 This jargon free resource explains the who what why and where of contemporary personal finance in simple easy to grasp language covering the key people events terms tools policies and products that make up modern money management The ideal roadmap to 21st century financial literacy this layman s encyclopedia discusses ideas concepts events and people that inform money management and personal finance It explains the intricacies of things like investing saving debt credit and mortgages and it drills down into complexities like the difference between 401 k and 403 b retirement plans Entries invite the reader to explore common financial topics such as seeking credit counseling using credit cards buying a home and choosing insurance Issues such as identity theft derivatives and taxes are explored as well The unique work is topically organized with contributions from both academics and financial professionals Entries are augmented by entertaining sidebar anecdotes and a glossary and there is a useful feature that connects readers to online sources enabling them to keep up with this fast changing field A one stop resource ideal for individuals seeking to understand personal finance this book will also prove valuable to students taking courses in finance and economics All readers will come away better equipped to profit from money management and more skilled at making smart financial decisions      Advanced Topics in Global Information Management, Volume 1 Tan, Felix B., 2001-07-01

*Advanced Topics in Global Information Management* includes original material concerned with all aspects of global information management in three broad areas Global Information Systems in Business Functions Information Technology in Specific Regions of the World Management of Global Information Resources and Applications Both researchers and practitioners disseminate the evolving knowledge in these broad categories and the book examines a variety of aspects of global information management dealing with development usage failure success policies strategies and applications of this valuable organizational resources      **History of Chautauqua County, New York ...** Obed Edson, 1894      **Personal**

**Efficiency** Samuel MacClintock, 1917      **Undergraduate Catalog** University of Michigan--Dearborn, 2006      *Resources in Education* , 1990-03      **Personal Finance News** , 1937      **Personal Finance** Jack R. Kapoor, Les R. Dlabay, Robert James Hughes, 1994 Financial planning for life from career strategies and consumer credit to investments and taxes to retirement and estate planning this handbook covers everything for making those all important decisions      *Undergraduate Announcement* University of Michigan--Dearborn, 1997      **The Commercial & Financial Chronicle ...** , 1905

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