

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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