

# Budgeting for Beginners: Step-by-Step Guide

Stop living paycheck to paycheck and actually save your money!

## Expenses

Figure out what you have been spending on average for bills and expenses. Including food, gas, and impulse buys.

## Sinking Funds

Determine what you need to save every month for expenses that do not come up every month. For example, Christmas, birthdays, taxes, ect.



*Budgets Made Easy*

1

## Determine Income

Figure out your average monthly income. Even if you get paid irregularly, bi-weekly, or weekly. Determine what you typically get paid in a month.

2

## What's left?

Simply take your income and minus your expenses for the month. This is what you have left to put toward your goals.

3

4

## Debt Snowball

Whatever is left after all your expenses and sinking funds goes toward paying off your lowest debt.

5

# Easy Budgeting Tips For Beginners For Beginners

**A Gutmann**



## **Easy Budgeting Tips For Beginners For Beginners:**

Eventually, you will totally discover a further experience and expertise by spending more cash. nevertheless when? pull off you undertake that you require to acquire those every needs later having significantly cash? Why dont you try to acquire something basic in the beginning? Thats something that will lead you to comprehend even more in the region of the globe, experience, some places, like history, amusement, and a lot more?

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