

# 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 Guide

**Mary Lou Burton**



## **Easy Budgeting Tips Guide:**

Mindfulness & Minimalist Budget: Top 10 Tips Guide to Overcoming Obsessions and Compulsions & Simple Strategies On How To Save More and Become and Compulsions & Simple Strategies Charlie Mason ,2021-03-02 Mindfulness OCD is a mental disorder that causes people to have compulsions to do things repeatedly such as washing their hands or checking to make sure that the door is locked While some who have never experienced OCD may think of it as annoying or simply paranoia it is actually harmful and in extreme cases can lead to suicide At the core of many cases of OCD is intense anxiety This anxiety may be connected to a past traumatic event ongoing stress or even a genetic predisposition The anxiety tends to be persistent and ongoing with the person suffering rarely getting a break One of the best treatments for anxiety disorders including OCD is mindfulness Mindfulness is the practice of constantly being aware of your own inner world and your environment in such a way that you are able to accept what is going on without being judgmental Practicing mindfulness can actually alleviate some of the symptoms of OCD helping people suffering from it get their lives back This book will give you 10 different ways that you can practice mindfulness with particular information as to how each of these different ways can benefit people with OCD This book is very easy to follow It will guide you through practices such as deep breathing meditation journaling being conscious of your surroundings and slowing down a lifestyle that may actually be fueling anxiety It includes self reflective questions that will help you become more aware of your own anxiety how it contributes to your OCD and what practical steps you can take Best of luck to you as you seek to become more mindful and start to overcome your OCD Minimalist Budget If you are looking for a way to live using a minimalist budget and to save more this book is for you Filled with so many ideas in spending money management investing and so much more this book will give you insights on how you can spend less save more and grow your money This book will help change the way you handle money finances and expenses It will also teach you about the many different ways you can manage your spending so you don't end up in debt The processes and ideas contained in this book are proven effective in keeping your expenses low while keeping your income high Other things that you can learn from this book include The important reasons why you buy the things you do understanding your spending behavior is key to controlling it How to be less susceptible to ads you can improve your spending willpower with incredible tips on how to ignore ads Improving your spending habits find ways on how to improve your spending habits so you never feel remorse or guilt after buying something Insert minimalism into your life minimalism will help you feel less clutter and more in control of your life Some ways to achieve the minimalistic lifestyle and habits can be found here Improve your finances and secure your future everyone wants financial freedom Let us help you be free of debt and live life to the fullest Saving know why savings are important and what you can do to create a nest egg for future concerns Money Management guide learn more about what you can do to manage your finances get out of debt and be financially secure

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