

# BUDGETING METHODS

## THE NEWBIE



## ZERO BASED



EVERY  
DOLLAR HAS  
A PURPOSE

## ENVELOPES



DIVIDE PAYCHECK  
INTO ENVELOPES

## NO BUDGET!



JUST SPEND  
LESS THAN  
YOU EARN!

# How To Use Budgeting Tips Online For Experts 1455

**Rosina Ehmann**



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