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your entire

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Start doing a
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That'll tell
you exactly
where... 2.

Take care of
the Four Walls
first.. If you
live waiting
for your next
payday and
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your bills,...

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of us hate the

word "budget"

because we

associate it

with pain. It

symbolizes the

pain of being

unable to do

everything we

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you're
probably in

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survival mode.
But I want you
to... Increase
your income. I
don't know all
the details of
your current
situation. But
I do know if
money is
tight, and...
Get out of

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biggest thing

you can do is

to learn to 15

budget

effectively.

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write down a

monthly

budget.

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Change Your

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healthier
approach to
money
management: 1.

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following a
budget Most
Americans
don't follow a
budget even
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should get
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of setting ...

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do with your
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breaking this
cycle and
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living
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paycheck: 10
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Freedom 1) Add
up all of your
debt. (ALL of
it.). Let's
get this out
of the way
right now. If

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any amount of
your income is
going... 2)

Identify where
your money is
going..

Specifically,
identify where
“essentials”
money is going
and ...

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“whatever’s

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you want to
stop living
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paycheck, the
most effective
thing you can

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do right now
is... 2.

Pretend you
make less than
you do Now
that you've
established a
realistic
budget, you'll
want to

pretend you
make... 3.

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If you can

create a

budget that

spends only

90% of your

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paycheck,
that's great!

That last 10%
each pay
period will
add up to a
one month
cushion in
less than a
year. If you
spend 80% and
add the other

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20% to your
cushion,
you'll break
the paycheck
to paycheck
cycle in about
5 months. Add
Income and
Fill Your
Envelopes.

You've done
the hard part!

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your budget,
you should
have a little
extra money
left over each
month. Make a
commitment to
start using
this extra
money left
over at the
end of each

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Make savings
automatic. If
you plan to
save
"whatever's
left over"
after you
spend the rest
of your
paycheck,
you'll never
put anything

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away. Whether
you're
building up
emergency
savings or
putting money
away for
retirement,
that money
should come
out first,
ahead of the

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need to be
aware of where
your money is
coming from
and when it
arrives, as
well as know
where it is
going and when
it will get
there. This
can help you

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charges in
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account, as
well as other
fees that can
come when your
money isn't
where it's
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lot about many
ways to make
extra money so
that you can
earn more,
save more and
live more.
Just because

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doesn't mean
that you don't
deserve to
live a good
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paycheck goes?
Start doing a
budget.
That'll tell
you exactly
where... 2.

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the Four Walls

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tight, and...
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increase your
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of our

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paycheck habit
and adopt a
healthier
approach to
money
management: 1.

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Make a Zero-
Based Budget.
Making a zero-
based budget
is the
foundation for
everything you
do with your

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Expenses. The

next step in
breaking this

cycle and

actually

saving money

is to see

where your

money has

been... 3.

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Freedom 1) Add
up all of your
debt. (ALL of
it.). Let's
get this out
of the way
right now. If
any amount of
your income is
going... 2)
Identify where
your money is

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your spending.
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paycheck
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because you
aren't paying
attention to

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of... Make
savings
automatic.

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save

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left over”
after you
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stop living
paycheck to
paycheck, the
most effective
thing you can
do right now
is... 2.

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make less than
you do Now

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If you can
create a
budget that
spends only
90% of your
paycheck,
that's great!
That last 10%
each pay
period will

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add up to a
one month
cushion in
less than a
year. If you
spend 80% and
add the other
20% to your
cushion,
you'll break
the paycheck
to paycheck

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to learn how
to stop living
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paycheck by
sticking to
your budget,
you should
have a little
extra money
left over each

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month. Make a
commitment to
start using
this extra
money left
over at the
end of each
month to pay
down your
debt. Start
slow and keep
at it.

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automatic. If
you plan to
save
"whatever's

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putting money
away for
retirement,
that money
should come
out first,
ahead of the
rest of your
spending.

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aware of where
Blueprint
your money is
coming from
and when it

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arrives, as well as know where it is going and when it will get there. This can help you avoid overdraft charges in your bank account, as

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fees that can
come when your
money isn't
where it's
supposed to be
at any given
time.

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paycheck to
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making extra
money! If you
regularly
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ways to make
extra money so
that you can
earn more,
save more and
live more.

Just because
you're living
paycheck to
paycheck,
doesn't mean
that you don't

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would start
doing
freelancing.
Freelancing
essentially
means that you
are using some
existing
skillsets to
try to make
some extra
money. The way

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I would do this, and this applies specifically to somebody who is living paycheck to paycheck, is that I would do a skills audit.