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budget. That 'll tell you exactly  
where... 2. Take care of the Four

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Good. 1. Create a Budget. A lot of us hate the word “ budget ” because we associate it with pain. It symbolizes the pain of being unable to do everything we ... 2. Track Your Spending. 3. Cut Your Expenditures. 4. Fund Your Initial Emergency ...

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Right now, you ' re probably in  
survival mode. But I want you to...

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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 debt ...

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Making Smart Money  
eliminate a paycheck to paycheck  
Blueprint  
problem if you simultaneously  
increase your spending. Change

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Your Attitude About Money Money  
mindset dictates many of our  
everyday spending decisions.

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Here's how to kick the paycheck-to-paycheck habit and adopt a healthier approach to money management: 1. Start following a budget Most Americans don't follow a budget even though it's



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one of the most effective means  
of... 2. Build emergency savings  
Ideally, you should get into the  
habit of setting ...

## A Week Smart Money

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10 Simple Steps to Stop Living

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Paycheck to Paycheck 1. Make a Zero-Based Budget. Making a zero-based budget is the foundation for everything you do with your finances. It... 2. Track Expenses. The next step in breaking this cycle and actually saving money is to see where your money has

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been... 3. ....

~~10 Simple Steps to Stop Living  
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How to STOP living paycheck to  
paycheck: 10 Steps to Financial  
Freedom 1) Add up all of your  
debt. (ALL of it.). Let ' s get this

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out of the way right now. If any  
amount of your income is going...  
2) Identify where your money is  
going.. Specifically, identify where  
“ essentials ” money is going and ...

Blueprint

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9 Ways To Stop Living Paycheck

To Paycheck Track your spending.

. Much of paycheck-to-paycheck spending is because you aren't paying attention to your outflow of... Make savings automatic. . If you plan to save "whatever's left over" after you spend the rest of

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How To Stop Living Paycheck To  
Paycheck 1. Budget by paycheck If  
you want to stop living paycheck

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to paycheck, the most effective  
thing you can 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. Build an ...

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



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you' ll break the paycheck to  
paycheck cycle in about 5 months.  
Add Income and Fill Your  
Envelopes. You ' ve done the hard  
part!

Blueprint

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As you begin to learn how to stop living paycheck to paycheck by sticking to 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 month to pay down your debt. Start slow

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and keep at it.

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~~Paycheck {in 2020} — Smart ...~~  
Make savings automatic. If you  
plan to save "whatever's left over"  
after you spend the rest of your  
paycheck, you'll never put

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

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To avoid living paycheck to  
paycheck, you 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  
avoid overdraft charges in your

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bank account, as well as other fees that can come when your money isn't where it's supposed to be at any given time.

~~Your Guide on How to Stop Living  
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Stop living paycheck to paycheck

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by making extra money! If you regularly follow my blog, you 'll hear me talk a lot about many 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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deserve to live a good life.

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Blueprint~~  
Freelancing. So the first idea is  
that I would start doing  
freelancing. Freelancing  
essentially means that you are



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using some existing skillsets to try to make some extra money. The way I would do this, and this applies specifically to somebody who is living paycheck to paycheck, is that I would do a skills audit.

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