

Do It Yourself Ideas for Tight Budgets

If your monthly expenses are greater than your monthly income, there are 3 options:

- Make more money
- Cut back on monthly spending
- Do both

Increase Income:

- Claim tax credits
- Reduce or drop voluntary paycheck deductions
- Part-time job or self-employment
- Learn new skills
- Sell stuff
- Unclaimed property?: missingmoney.com
- Other Ideas:

Decrease Spending:

- First things first = Prioritize
- Get kind of organized
- Limit bulk purchases
- Save on energy costs
- Find fun things to do that don't cost money
- Barter and trade
- Other Ideas:

What ideas can you look into?