

Make it
WORK

If your spending isn't matching up with the 50/30/20 guidelines, you have a few options



REDUCE YOUR SPENDING

In order to hit the 50/30/20 guideline, you may need to sacrifice some of your wants or find cheaper alternatives for your regular expenses

INCREASE YOUR INCOME

If you're consistently overspending and unwilling to compromise, the only solution is to make more money—look for side gigs to increase your monthly income





MODIFY YOUR PERCENTAGES

Match your budget to your financial goals—for example, if paying off debt is your top priority, a 30/10/60 budget will get you there faster

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Sources: *All Your Worth*, TheSimpleDollar.com

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