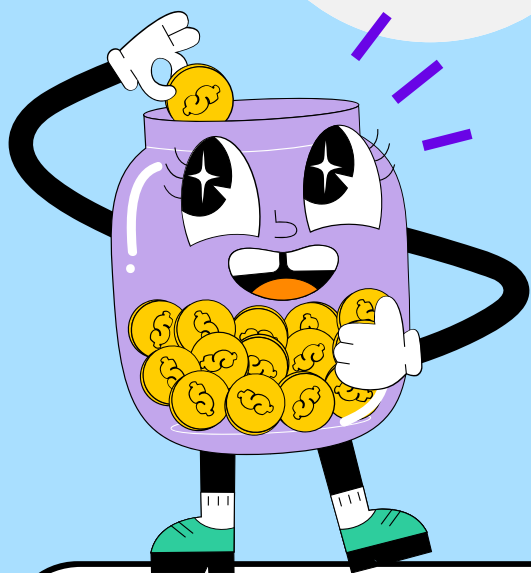


HOW TO BUDGET WITH JUST ONE INCOME

Written by: CoCoCreates

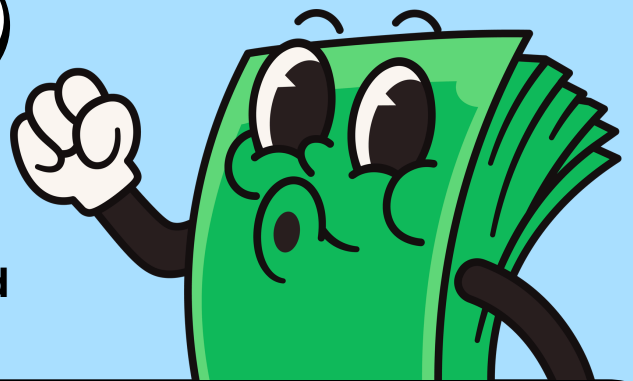


STEP 1: KNOW WHAT'S COMING IN AND GOING OUT

- Write down your income after taxes
- List every monthly expense
- Include one-time or seasonal costs

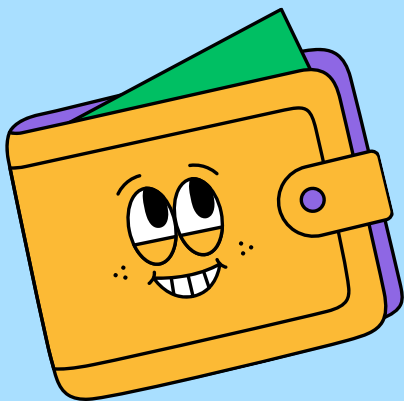
STEP 2: GIVE EVERY DOLLAR A JOB

- Try zero-based budgeting
- Assign every dollar a purpose
- Helps you stay in control and avoid overspending



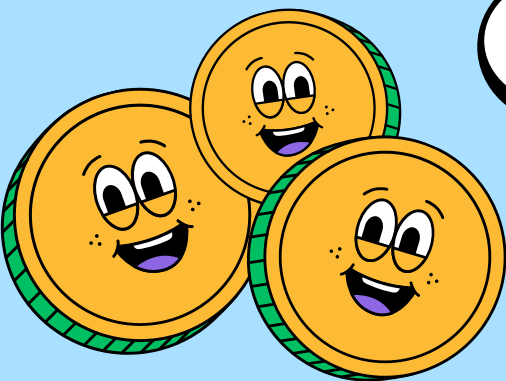
STEP 3: GROCERY + ESSENTIALS STRATEGY

- Plan meals ahead
- Use store brands and bulk items
- Keep staple foods on hand to stretch meal



STEP 4: CUT BACK WITHOUT CUTTING JOY

- Share streaming services
- Do DIY self-care nights
- Use your local library for books, movies, Wi-Fi

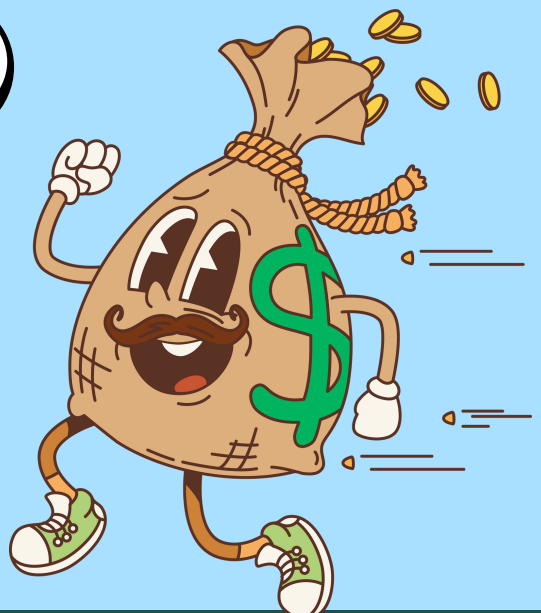


STEP 5: BUILD A MINI EMERGENCY FUND

- Start small — even \$10/week adds up
- Aim for \$300–\$500
- Peace of mind > perfect savings

STEP 6: USE WHAT YOU ALREADY HAVE

- Check your pantry and freezer
- Use leftovers creatively
- Try a “no-spend week” challenge



Budgeting on one income isn't easy — but it's powerful. You're choosing peace, purpose, and progress.

JANYCOIS
BUILDING COMMUNITY