

BUDGETING 101

- [Step 1](#)
- [Budget worksheet](#)
- [It pays to do the math in the budget game](#)
- [Top 10 tips for digging out of debt](#)
- [When the income decreases](#)

- **Seek assistance from CredAbility**

Counseling services to aid with budget planning and debt reduction

CredAbility offers help 24/7 by phone at (800) 251-2227 or at www.credability.org
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