We're willing to bet you could use a raise. Who couldn't? But it's not always best practice to waltz into your leader's office and slide that piece of paper across their desk—especially during a pandemic. Maybe you've been laid off, or maybe your company is doing the best they can to keep the doors open and business running. Or maybe you work for yourself and your "boss" isn't the most generous when it comes to handing out raises each year. So, whether you work for yourself or someone else, we're willing to guess you could use the extra money. So why not give *yourself* a raise?

All you need is a fresh perspective and a willingness to change up your financial routine. And the truth is, the answer is in the budget. Follow these simple [budgeting tips](#) and you'll feel like you just gave yourself a raise in no time.

Make a Budget and Stick to It

A [budget](#) tells your money what to do so you're not always wondering where it went. Right now, most of the world is trying to figure out how to make their paycheck stretch through the end of the month (and that's if they still have a paycheck). Listen: The way you can do that is by making (and sticking to) a budget. And when we say stick to the budget, we *mean* it.

[Ready to start saving? Download our free budgeting tool today!](#)

You probably think we're beating a dead horse (yikes), but when you stick to a written budget—and really stick to it—you'll actually feel like you've given yourself a raise.

By using a [zero-based budget](#), you're telling every single dollar where to go (in a nice way), which means you're the one calling the shots. A zero-based budget means your income minus expenses equals zero. Every dollar has a job.

But don't take our word for it—try it out for yourself. After about three months of working out the kinks and getting the hang of it, you'll start to feel like you gave yourself a raise (or found money in an old coat pocket you forgot about—score!).

So, go ahead and plan a monthly budget committee meeting with your spouse (or a trusted accountability partner), your bank account and your [EveryDollar](#) app. And then get to work.

Identify the Budget Busters

Budget busters are those categories that always seem to kill your perfectly planned-out budget. It's the categories you just can't seem to get under control month after month.

Typically, stuff like eating out, gas, kids' activities, entertainment, personal spending and even housing can get out of control pretty quickly.

And right now, quarantine has many people struggling to keep their grocery budget under control. The kids are eating more meals at home (and asking for 80 snacks a day). You've started new hobbies like baking bread and perfecting those chocolate chip cookies. On top of that, your normal go-to items at the grocery are out of stock, leaving you with the expensive name brand stuff or bulk goods that will take you a year to get through. (Who needs this much cheese?)

So, what do you do if you're always blowing the budget? Cut back in other areas. This is where you start to ask yourself some trade-off questions: *Where can I flex my planned categories in order to stay on track? What can I sacrifice more of in order to keep that grocery bill from steering me off course?*

But Seriously—Use the Envelope System

Cash is *king*. We all know that. And using an [envelope system](#) is a simple budgeting tactic that works. A lot of budget crashes can be traced to a lack of discipline, and the envelope system gives you built-in discipline! If you commit to spending only what's in your envelopes each month, your money will go a *lot* further.

Remember those budget busters we just talked about? Those are the categories you'll want to keep in these envelopes. The key to success here is to remember that once the money is gone, it's gone . . . until your next payday of cours

Pay Off Debt

If you haven't heard, the borrower is slave to the lender. And when you're stuck in debt up to your eyeballs, it feels like you'll never be free. But with a little time and a lot of patience, you can.

Using the [debt snowball method](#) will help you gain momentum. And knocking out your smaller debts frees up more money for your bigger debts. If you stick with the debt snowball method long enough, that [extra money](#) will start going to your savings account instead of that fancy steak dinner you ate three years ago. Boom—instant raise.

Turn Off Auto-Renewals

Most products and services these days are only offered with a subscription. And there's absolutely nothing wrong with it—if you actually use it. But what you don't want to do is sign up for the Jelly of the Month Club and forget to cancel your subscription. Next thing you know, you've got 12 jars of jelly (and counting) and just paid for another year. *Oops.*

So, make sure to check the fine print on your purchases and turn that auto-renew setting off. See? You just gave yourself a raise for next year!

Start a Side Hustle

Those cookies your friends and family rave about? You know the ones. Have you ever thought about selling them for some extra cash?

Starting a business is easier than ever . . . especially if you already have a hobby you could turn into a money-making machine. Plus, once it gets up and running, you can start throwing that cash toward your debt snowball or your next sinking fund and give each of your budget items a bit more padding. Ready to get to work? Check out *Business Boutique* for tips and tricks on how to make money doing what you love.

Check Your Rates

Your insurance rates, that is. Make sure to shop around for rates on your home and auto every single year. It may be a hassle in the moment, but you could really save some money. Many companies will even bundle packages for home and auto insurance for a bigger discount. That's instant money in your pocket!

And if the thought of scouring the marketplace for better rates makes you groan, you can [find a local professional](#) to do the groundwork for you. Don't worry, the money you can save on your rates will far outweigh what you'll pay them for their service.