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MAKING IT HAPPEN!

GETTING  
STARTED  
WITH A  
BUDGET

*Tools, techniques and tips for  
financial wellness*

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It's time.

You've decided.

You're committed.

You're determined.

You are going to finally tackle your finances and build better financial habits.

No more excuses.

No more paycheck-to-paycheck.

No more overdrawn bank accounts.

No more overspending.

This is a new season, with a new horizon, in pursuit of a new lifestyle.

But... where do you start?

In the next pages, you will find techniques, tips and resources to help you get your financial feet underneath you.

When you know where you stand financially, you can start building toward your dreams, desires and goals.

What are you waiting for? Let's dig in!





We all want to feel financial secure, have a bulletproof budget, manage our money confidently, travel more, spend time with friends, be generous in giving, and more. If we sat down with each other at the kitchen table, coffee in hand and chattered about what we want to do with our lives and money, we would find a ongoing list of dreams, desires, hopes and goals.

The problem?

Most of us haven't been taught how to manage our money, or how to manage it well.

Take a moment and think back: Who did you learn how to manage your money and finances from?

- Was it your parents?
- A teacher?
- A relative?
- A friend?

A lot of us will get to the end of that question without a clear definitive answer. A lot of us will realize we were never directly taught how to manage money, but rather just learned money habits and patterns of those around us.

Crazy, isn't it?





I am going to take a guess that you want to live life differently than you have and to manage your finances better than you have. You have BIG goals, dreams and pursuits, and yet... you feel overwhelmed with where to start. You might even feel a little frozen.

I wrote this guide because... that was me. I've been there.

I've lived paycheck-to-paycheck. I've stood at the checkout and held my breath as the teller runs my card. I've juggled credit card debt. I've paid overdraft fees on my negative balance bank accounts.

Then I had a moment. A moment where I was done. I was sick and tired of debt, of negative balances, of living paycheck-to-paycheck. I made a choice to tighten my belt, get honest with my numbers and change my quick-to-spend financial habits.

In that moment, I realized I had to start thinking about things different. I had to start doing things different. I had to change my approach and interaction with money.

I am going to share the things I changed to improve my finances and get started with a cash-positive budget.

If you are ready to get started with your budget, take a deep breath, sip of coffee and — let's go!





**“Never spend your  
money before you  
have it.”**

**-Thomas Jefferson**





# BUDGET 101

By the end of this budget guide, you should be able to answer or know the following information on your financial habits and patterns.

- Get real with and know your numbers
- Examine your expenses
- Plan your budget
- Put your budget to practice

We've all had budgets that have flopped. This simplified budget guide is meant to help you get started (or re-started) on your budget.

My recommendation is to sit down for 15-20 minutes and go through the guide in one sitting; however, if you prefer, you can go through one section at a time and gradually build your budget.





## GETTING REAL WITH YOUR NUMBERS

Let's imagine you are about to embark on a road trip. You've got the car packed, the music selected, snacks in the back, and you're ready to hit the road. You know your destination. But you are not fully sure about is the best route to get there.

You pull up the GPS and input the address of where you are heading.

Your GPS doesn't just need to know where you are going in order to get you there. It has to start with knowing where you are at before you can start the journey.

You watch the GPS spin as it locates where you are. Once it locates you, the GPS then shows you the best routes to take to get you to your destination. You have to know where you are at before you can get where you are going!

Your budget is your financial GPS.

Before your budget takes you to your destination (travel more, debt free, saving for a house, retiring early, or whatever your goal might be), you have to look at where you are at right now, right here.

**YOUR NEXT STEP: Locate where you are at with your financial GPS (aka budget).**







## EXAMINE YOUR EXPENSES

You are starting to locate your financial status through the bill tracker worksheet. You can begin to see where you stand financially by looking at your monthly bills and expenses.

What is your total monthly expenses?: \_\_\_\_\_

Now what?

The next step is to examine your expenses.

You want to look closely at what your spending and how much your spending on purchases.

As you examine your expenses, look for what I call “money leaks”.

*For example: You might be paying a monthly subscription for a gym that you are not using. The intention was to gain motivation through purchasing a gym membership to be active and healthy, but instead you find other ways to be active without the gym.*

The unused gym membership is a money leak. It's putting money toward a service you are not utilizing or benefiting from, yet continue to be paying for. Fixing money leaks is often small yet important step in starting a budget.

**YOUR NEXT STEP: Identify your money leaks.**





## *Money Leaks*

Write down the areas you've identified as money leaks.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

You have now listed out all of your monthly expenses, examined how you are spending money, and possibly found money leaks.

How are you feeling?

You should feel good.

Before you tell me otherwise, think about this: You are proactively looking at what you owe each month and making a plan on how to best manage those expenses. That's huge! Instead of feeling frustrated about your finances, you are taking steps toward better control and decision making around your money.

From budgeter to another, high-five!





**“The simplest definition of a budget is “telling your money where to go.”**

**-Tsh Oxenreider**





# PLAN YOUR BUDGET

Now that you have laid out your expenses, it's time to start planning your monthly budget.

You will need the following items for your budget:

- Income
- List of expenses
- Time
- Practice

Your income is the amount of money you bring in each month. You will also need the list of expenses we have already written out. Finally, you will need time and practice. Implementing your budget takes time and doesn't happen immediately.

You will also encounter budgeting curveballs and unexpected expenses along the way. The more you practice your budget, the easier it becomes. Just know that it won't be perfect or easy for the first month or two as you manage your new budget.

Remember you put on your financial GPS tracter to locate where you are presently to help you get to your financial destination down the road. If you get off-track, use your budget to help re-route you back to where you are going.







Budgeting does not have to be complicated.

What budgeting does do is it provides you with the direction of where you are going to put your money.

It gives you a financial GPS to help you figure out where you are at and directs you to where you want to be.

A budget simply guides you.

Remember: You are in the driver's seat of your financial journey, not your money.

*Happy Budgeting!*





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