SWW/Dudytitis

PLANNER

Budgeting is the first step to financial freedom.





'A GOAL WITHOUT A PLAN IS JUST A WISH. SET A GOAL. CRUSH IT."



31 Page :: Budget Kickstart



WORKBOOK

Jumpstart your budgeting

WELCOME



This is your year! I'm so glad you are here! If you are feeling lost and unsure of where to start your budgeting process, have no fear. You're in the right place and we are going to help you navigate the process of setting up your own personal budget.

Ginny savorandsavvy.com



Hello! Hello! I'm so happy to have you join the Savor + Savvy Budget Kickstart Workbook! 2021 will be your year to break out of old habits and create a financial transformation.

I am looking forward to sharing all the tools to help you and your family become financially content.

I know it's hard. I've been there. We used to live paycheck to paycheck and felt buried in credit card debt. Then we just hit our wall and said "enough." We started off doing the 52 Week Challenge and quickly became addicted to the savings and obsessed with paying off all of our credit card debt. We have used all of the tools on our site at one point or another to reach where we are today. Living debt free has created a life that we never knew was possible. We are able to do more with less and couldn't be happier.

Ginny
Savvy Budget Workbook
savorandsavvy.com



MONTHLY VISION BOARDS

Monthly Vision Boards are used as goal sheets. You want to set up "what do I vision my life via FAMILY, MONEY, CAREER and QUALITY OF LIFE."

A popular way to do this is to write out words, sentences, phrases or even cut out photos of what you want your vision to be this month.

The concept is to have these sheets help you determine what is important to you and how that will guide you through your decision making processes going forward.

Example: If your money vision is to cut down debt, you will write that down, As you progress through the month

this vision will help you make decisions like "do I NEED this new sweater if I am trying to cut down debt?" or "do I need to eat out if I want to cut out debt?"

Each month, set up your visions in your categories before you work forward so you know what you are shooting for.





GOAL	
COST	
HOW	
WHY	
DEADLINE	

Notes

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HOW	
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Notes



GOAL	
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Quality Of Life's

GOAL		• • • • •	• • • •	• • • • •	• • • •	• • • •	• • • •
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Health

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Notes



GOAL	
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MONTHLY BUDGET

When you create a monthly budget, include all of the regular, recurring expenses. These may include rent or mortgage, utilities and estimated amounts for groceries or eating out.

Create a Miscellaneous category and include incidentals such as birthday or holiday gifts, or a car repair or anything else that you will pay for that doesn't happen all the time. It is those sneaky, unplanned expenses that can really derail your budgeting plans.

Tips

Don't just input the numbers and leave them to move on to the next month.

Carve out 20 to 30 minutes during the last week of the month to look at the previous month's expenses.

Budgetings=Awareness.

This is so important. Using a tool like this printable gives you the opportunity to review your monthly budgets. Are you seeing different categories of spending change significantly over time? It helps to pinpoint changes in expenses early and to quickly adjust.

The other sneaky expense I discovered was the total cost of fancy coffee drinks. I am too embarrassed to tell you how much I spent. While I miss my daily Starbucks runs, my wallet thanked me immediately!

MONTHLY BUDGET

come & Savis	gs-	Month:	••••••
SALARY & WAGE	AMOUNT	OTHER	AMOUNT
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•••••			
TOTAL		TOTAL	
		TOTAL INCOME:	•
SAVINGS	AMOUNT	SAVINGS	AMOUNT
			•
			•
		TOTAL SAVINGS:))
xpenses			
			1
HOUSING	AMOUNT	TRANSPORTATION	AMOUNT
HOUSING	AMOUNT	TRANSPORTATION	AMOUNT
HOUSING	AMOUNT	TRANSPORTATION	AMOUNT
HOUSING	AMOUNT	TRANSPORTATION	AMOUNT

MONTHLY BUDGET

DEBT	AMOUNT	DEBT	AMOUNT
			•
•••••			· · ·
		•	•
FOOD	AMOUNT	MEDICAL	AMOUNT
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•••••			• • • •
			• • •
	:	:	
PERSONAL	AMOUNT	CHILD & PET CARE	AMOUNT
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MISCELLANEOUS	AMOUNT	HOLIDAY & NON-RECURRING	AMOUNT
MISOCEETITICOOS		HOLIDAD & HOLIDAK RECORNING	
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	:	:	•
Incomes	Evan	zes + Savings =	Balance

More money can't fix poor spending habits.

I'm guessing you wouldn't be doing this if you didn't want to tackle your personal finances and meet a budget goal. Recording expenses is time-consuming, inconvenient and - frankly - not a lot of fun! But, once you have kept track for a few weeks, you'll identify trends and patterns.

One of the funny things that happens is how the mere act of writing down the expenses will change behavior. You start to IMMEDIATELY see what you are spending money on daily and how that quickly impacts the checking account. Your behavior change so quickly. **If it doesn't change quickly, you aren't at the stage where you REALLY WANT TO CHANGE YET.**

KEY POINTS TO REMEMBER

- Log everything you spend every single day.
- Habits take 30+ days to form so don't do this for two days and expect perfection. Give yourself a full month of working on it and then KEEP WORKING ON IT. This doesn't stop.
- Record your daily expenses for 7-14 days, sit down, and analyze where you are spending your money. Any surprises?
- Be honest during this process. If you aren't honest, nothing will change.

DAILY SPENDING

DATE:	••••	• • • •	• • • •	• • • • •	• • • • •		
						,	

DESCRIPTION	CATEGORY	AMOUNT

Total Expenses:

The Expense Tracker is used to track each and every expense that comes through your household each month. You will be tracking the power bill, phone bill, Netflix, insurance, car payments. Literally every single monthly expense that you have.

Logging in all of the expenses is a great visual to show how much you spend on monthly bills! If you don't know where the money is going, then you have no idea how to budget it. No big deal! We all started somewhere. Track your expenses first!



EXPENSES VS BUDGETING

Budget planners help you PLAN the months ahead to get a better visual of how you will be achieving your goals.



COMPARE BUDGET VS EXPENSES

Each month compare what you planned vs via your actual expenses



ADJUST EXPECTATIONS

This is a good time to adjust your budget after comparing so you can set expectattions for the next month.



LOOK FOR OPPORTUNITIES

Every month, look for opportunities to cut expenses out that you could save you more money.



MONTHLY EXPENSES

A CONTRACTOR		

BUDGET:	 MONTH:	

DESCRIPTION	CATEGORY	DATE	AMOUNT
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Total Expenses :

DEBT PAYOFF

Use this section to start tracking ALL of your debts and if you need to print off several sheets, do that now and don't be embarrassed We all have to start somewhere. Just don't ignore anything.

Log in every debt with all the information and start tracking it on a monthly basis to watch it go down. There are several ways to pay off debt: <u>Snowball Method</u> or <u>Debt Avalanche</u> are two of the most popular ones.

Check out both to see which one works best for your family.



DEBT PAYOFF

ACCOUNT HOLDER:				CREDITOR:							
STARTING BALANCE:				CREDIT TYPE:							
CREDIT LIMIT:				MINIMUM PAYMENT:							
USER/PW:				INTEREST RATE:							
ACCOUNT#:				TARGET PAYOFF DATE::							
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

Ending Balances:

ACCOUNT HOLDER:				CREDITOR:							
STARTING BALANCE:				CREDIT TYPE:							
CREDIT LIMIT:				MINIMUM PAYMENT:							
USER/PW:				INTEREST RATE:							
ACCOUNT#:				TARGET PAYOFF DATE::							
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
						•					

Ending Balances:

5 STEP ROADMAP +



30 DAY PLAN

This is an ongoing journey to your new financial life. Each day is a new step towards your goal. Take it one day at a time.

M

Set up Vision Boards

М

Start a <u>freezer</u> and kitchen <u>inventory to</u> make meals

M

Start eating
Meatless
Monday to
save

M

Start<u>meal</u> prepping breakfasts т

Write out the Budget

т

Start a penny challenge

Т

Audit your accounts for subscription accounts not being used.

т

Are you redy to start a <u>52</u> <u>Week</u> <u>Challenge?</u> W

Input all your expenses

W

Call your insurance company to see about savings

W

Call Bank to see if they will waive or reduce fees

W/

How can you reduce your cable bill today?

Th

Check daily spending

Th

Find
free/frugal
date night
ideas

Th

Do a <u>Grocery</u> <u>Comparison</u> <u>Savings</u>

Th

Research <u>30</u>

<u>Day No</u>

<u>Spend</u>

<u>Challenge</u>

F

Check all your accounts

Additional Resources

01

02

22 MONEY SAVINGS TIPS FOR BEGINNGERS

28 SHOCKING WAYS FRUGAL PEOPLE SAVE MONEY

03

BEST MEAL PREP LUNCHES

04

24 CENT PASTA LUNCHES

05

FREE KITCHEN
ORGANIZATIONAL BINDER

06

HOW TO ORGANIZE A COUPON
BINDER

07

15 WAYS TO SAVE MONEY ON GAS AND WATER BILLS

08

50 GROCERY ITEMS TO DIY
INSTEAD OF BUY

09

HOW TO SET UP A BUDGET THE 50/30/20 WAY



READY FOR THE

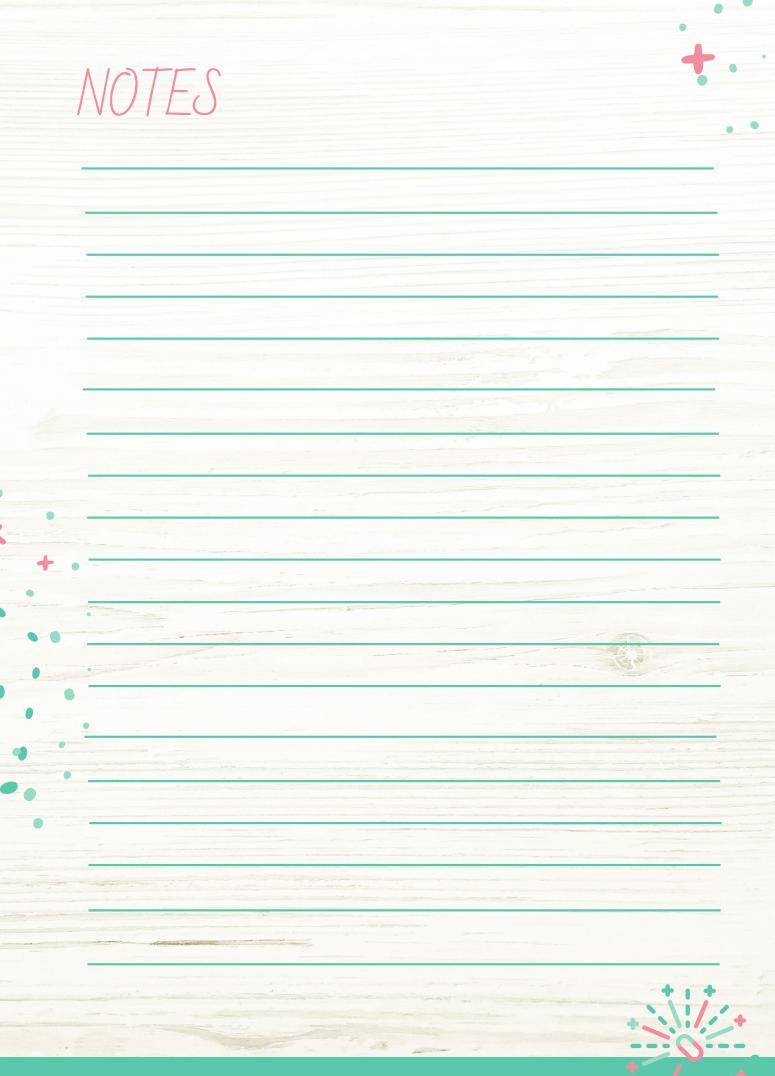
NEXTLEVEL?



Are you addicted to saving and want more? Do you feel like you are ready to take the plunge and go "all in" on your family's money? The 108 Page Budget Planner will do that and more for you. There was nothing missing when creating this all inclusive binder for you. The tools are here for you, you just have to be the one to start using them. if not today, when? When is the right time to stop feeling stressed out over money? 2021 is your year to stop the stress.

DOWNLOAD NOW!

"Taking control of our money isn't a sprint, it's a marathon."



WWW.SAVORANDSAVVY.COM