



Prosperity Plan & Budget Busters

- A budget is your personal spending & saving plan. It's a tool to achieving your goals, because it answers where your money is going.
 - Myth: A budget is restrictive
 - A budget gives you freedom. YOU are in control!
 - Myth: I'm not good at math
 - Most budgeting apps and tools will do the math for you.
 - Myth: Only certain people need a budget
 - It's not just about what you make, it's how you spend it.
 - How would a budget help MY life & finances?
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- If I don't currently budget, what has stopped me from doing so?
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- The perfect budgeting tool is the one I will use consistently.
- New budget every month (things change). Planning ahead a month or so can also help determine if we save some money towards a month that may have higher expenses in the new future.

Take control of your spending in 3 steps:

1. Log your income & expenses
2. Analyze your spending
3. Create a spending plan



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	<u>Urgent</u>	<u>Not Urgent</u>
<u>Important</u>	<u>Necessary for Survival</u>	<u>Values Based</u>
<u>Not Important</u>	<u>Wants not "Needs"</u>	<u>Wasteful/Reckless Spending</u>

- What are some areas in my budget I could trim & how could I do it?

- What is the first step I can take to master budgeting & take control of my finances?
