



90 MINUTE WORKSHOP

BUDGETING for BEGINNERS

FACILITATOR GUIDE

TABLE OF CONTENTS

TABLE OF CONTENTS

WORKSHOP OVERVIEW & PREP

Overview & Objectives—3

Agenda —4

Preparation Requirements—5

Facilitator Tips—7

WORKSHOP OUTLINE 8

Intro & Icebreaker—9

Activity: Your Money, Your Values—11

Lesson: What is a Budget? —13

Activity: Explore the Budget Calculator—15

Lesson: Reducing Expenses—17

Lesson: Increasing Income—19

Activity: The Balancing Act—21

Activity: Create a Budget—23

Conclusion—25

OVERVIEW

& OBJECTIVES

Workshop Title: Budgeting for Beginners

Target Audience: Adults age 18+ who want to improve their financial health and learn more about creating and sustaining a budget.

Duration: 90 minutes

Learning Objectives

By the end of this session, participants will:

1. Understand the values and motivations behind why they want to budget
2. Learn the basics of what makes a budget
3. Brainstorm ideas for increasing income and decreasing expenses to balance their budget
4. Create a working budget
5. Know where to find additional resources to boost financial wellness

AGENDA

& TIMELINE

#	Duration/Time	Activity	Facilitator	Materials
1	5 minutes	Intro & Icebreaker		
2	15 minutes	Activity: Your Money, Your Values		
3	10 minutes	Lesson: What is a Budget?		
4	10	Activity: Explore the Budget Calculator		
5	5 minutes	Lesson: Reducing Expense		
	5-10 minutes	Break (optional)		
6	5 minutes	Lesson: Increasing Income		
7	15 minutes	Activity: The Balancing Act		
8	10 minutes	Activity: Create a Budget Coach		
9	5 minutes	Conclusion		

PREPARATION

REQUIREMENTS

Materials Prep

Copies to Make

Print copies of the following handout and worksheets for participants.

- ☐ Agenda— Update the times, names, and materials in the printable Agenda to reflect your session details.
- ☐ Worksheet: Your Money, Your Values
- ☐ Handout: Your Financial Levers

Supplies

Gather the following supplies for the presentation.

Icebreaker activity:

- ☐ A clear jar
- ☐ A set of various colored marbles (or beads or stones), enough to partially fill the jar

The Balancing Act

- ☐ Whiteboard & dry erase markers
- ☐ Sticky tac, tape, or magnets for index cards
- ☐ Index cards

Supplies for each participant:

- ☐ Folder with printed materials for workshop
- ☐ Water bottle
- ☐ Privacy tri-fold
- ☐ Notepad and pen for taking notes

Technology Prep

Presenter Slides

Copy the slideshow to your Google Drive or add them to your slideshow app and make the following customizations:

- ☐ Add presenter name on slide 1 (“PRESENTED BY”)
- ☐ Add logo on slides 1, 5, 11, 14, 15 and 23 (“YOUR LOGO HERE”)
- ☐ Update subdomain in links on slides 15, 20 and 22 (“yoursubdomain”)
- ☐ Add contact information on slide 23

Online Links

Have the following pages open and ready (all accessible via your Banzai Wellness Center):

- Budget Calculator
- Create a Budget Coach

Room Setup and Logistics

Equipment Requirements

- Computer for slides
- Projector/TV to display slides and resources
- Participants: computer or device and WiFi accessibility, if you want them to complete activities on their own device

Room Layout Suggestions

- Tables and chairs facing whiteboard/projector wall
- Table at entry point with name tags for participants
- Table at the back with any additional handouts and resources

At Each Seat

- Folder with printed materials for workshop
- Water bottle
- Privacy tri-fold
- Notepad and pen for taking notes

FACILITATOR

TIPS

Presentation Style and Tone

Approachable and relatable. Avoid jargon and overly technical financial terms. Explain concepts in simple, everyday language—the script in the workshop outline will strike the right tone.

Friendly and welcoming. Create a comfortable and non-judgmental atmosphere where participants feel safe to ask questions and share their experiences. Smile!

Optimistic and enthusiastic. Frame budgeting as a tool for achieving financial goals and reducing stress, rather than just a restrictive exercise.

Practical and knowledgeable. Focus on actionable steps and real-world examples that participants can implement immediately.

Resourceful. Be prepared to offer helpful resources, tools, and tips beyond the core content.

Presentation & Engagement Techniques

Rotate presenters often. Consider rotating presenters for every segment of the workshop. This keeps participants' interest, and different styles of presenting can speak to different attendees.

Keep stories brief. Share personal anecdotes to illustrate points and build connections, but keep stories to a few minutes or less.

Use breaks if necessary. For longer workshops, build in 5-minute breaks for participants to stretch their legs and check their phones.

Vary presentation styles. Include icebreakers, large and small group discussions, visual aids, and more.

Stay on the clock. Be mindful of the time—even use a stopwatch—to keep the workshop from dragging.

WORKSHOP OVERVIEW

FACILITATOR GUIDE

90-MINUTE SESSION

INTRO

& ICEBREAKER

Duration: 5 minutes

Supplies Needed

- A clear jar
- A set of various colored marbles (or beads/stones), enough to partially fill the jar

Key Messages

Budgeting is for everyone, but it's not one-size-fits-all. It's about finding the arrangement that works for *your* budget.

Script & Instructions

Begin slideshow on slide 1—Welcome

"Welcome to (your financial institution)'s budgeting workshop. Thank you for your time and trust. This will be time well spent." Briefly introduce yourself and your position at the institution.

Advance to slide 2 — Agenda

"This is the agenda for today's workshop. We will leave time at the end for questions, but please raise your hand if you have any questions throughout the presentation."

Before you begin, let participants know where the bathrooms are, where they can find water/snacks, and any expected break times.

Advance to slide 3—Icebreaker

“Before we start into the basics of budgeting, I want to do a quick activity to get everyone thinking differently about money.”

Place the clear jar on a table where everyone can see it.

“This jar represents all the money that comes into your life over a certain time period. Let’s say a month, for now. Imagine these marbles represent all the different things you spend your money on—rent or a mortgage, food, entertainment, transportation, medical expenses, utilities, savings, vacations, even your morning coffee.”

Pick up a handful of marbles.

Ask participants: “If you were just randomly tossing marbles into the jar what might happen?”

- Possible responses: The jar would fill up. It would be disorganized.

Start tossing marbles into the jar, and don’t organize them in any way. Once you’ve put in a good number of marbles, stop. Tell participants: “This is often how spending can feel. Money comes in, money comes out, and our budgets fill up without a clear picture of where it’s all going.”

Ask: “What if some of these marbles were more important to you than others?” Hold up a specific color of marble. “Let’s say these (color) marbles represent saving for that dream trip. If you randomly toss marbles into the jar, will you end up with enough blue marbles in the jar to make your dream trip a reality?” (Answer: Likely no).

“Budgeting isn’t just about keeping track of what’s coming and going. It’s about being intentional about where your money goes, and making sure the things that really matter to you are prioritized and fit into your jar.”

Advance to slide 4—Intentionality

“Over the next 90 minutes, we’re going to learn how to be more intentional with our money to make sure the right marbles end up in the jar. We’ll talk about your financial values and create a spending plan that reflects your values. And by the way, a spending plan is another way of saying ‘budget.’”

“As we go through the workshop, keep this jar and these marbles in mind. Think about which marbles you want to prioritize in your finances. Let’s get started.”

ACTIVITY:

YOUR MONEY, YOUR VALUES

Duration: 15 minutes

Key Messages

Budgeting is about aligning your spending with what truly matters to you.

Script

Advance to slide 5—Values List

“Look at this list of values. On the Your Money, Your Values worksheet, write down your top 3 most important values from the list on your worksheet.”

Give participants a few minutes to write down responses.

Advance to slide 6—What Matters Most

“Next, briefly write down one reason why each of your top 3 values is important to you.”

Read the examples from the slides, for inspiration.

Value 1: Family...

Value 2: Travel...

Value 3: Security

Give participants 1-2 minutes to write responses.

Advance to slide 7—Your Why

“Now, let’s review your financial ‘why.’ List 2-3 positive impacts you hope will come from managing your money better.

This could be:

- saving for travel
- reducing debt
- Building an emergency fund
- Down payment for a car or home

Give participants 1-2 minutes to write responses

Continued on page 12

Advance to slide 8—Stressors to Avoid

“What do you want to avoid? List 2-3 negative financial situations you want to avoid, like living paycheck to paycheck, high stress, missing opportunities.”

Give participants 1-2 minutes to write responses

“Now, let’s bring those two concepts together: your values and your money.”

Advance to slide 9—The Connection

“For ONE of your top values, describe one way you currently spend money that aligns with it, and one way you *could* better spend money to reflect it.”

Give participants time to write responses.

“Now choose ONE thing you want to achieve from Section 2. How can having a budget help you make progress towards this goal?”

Give participants time to write responses.

“Finally, choose ONE thing you want to *avoid* from Section 2. How can a budget help you prevent this?”

Discussion Questions

“What does this activity teach you about the connection between budgeting and your personal values? Do you think understanding your values will help you make better money decisions?”

LESSON:

WHAT IS A BUDGET?

Duration: 10 minutes

Key Messages

In the simplest terms, a budget is a plan for how you'll spend and save your money.

Script

Point 1: What is a budget?

Advance to slide 10—Simple Definition

"What is a budget? In simplest terms, a budget is a plan for how you'll spend and save your money. A budget tracks any money coming in—that's your income—and money going out—those are your expenses. A budget also outlines what you'll do with any money left after you calculate your income minus expenses. A budget where every dollar is accounted for is also called a zero-based budget."

Point 2: The Budgeting Process

Advance to slide 11—Budgeting Process

"All budgets, no matter the methods or tools, should aim to balance income and expenses, and help you set clear financial goals. Here are the basic steps in any budgeting process."

1. Identify income. List all of your sources of income—this includes a salary, investment dividends, retirement payouts, side hustles, and more.
2. Identify expenses. Next, categorize your expenses. Start with broad categories, like housing, transportation, food, and entertainment. You can get more granular later, if you want, but starting with too many categories can quickly feel overwhelming.

Advance to slide 12—Fixed Expenses

"Within your expenses, it can help to identify fixed vs. variable expenses. For some expenses, like a rent or mortgage payment, it's easy to identify the exact monthly cost. These are fixed expenses."

Ask participants to name some other examples of fixed expenses.

Continued on page 14

Advance to slide 13—Flexible Expenses

“Other expenses are more variable and harder to nail down. Do your best based on past spending to identify an average.”

Ask participants to name some flexible expenses.

Advance to slide 14—Budgeting Process 2

“The next step is to compare your income to your expenses. To have a positive cash flow—as in money in your accounts — your income should be greater than your expenses.

Don’t stress if the numbers don’t match up just yet. That’s the final step in budgeting— making adjustments to fit your financial reality.”

ACTIVITY:

BUDGET CALCULATOR

Duration: 10 minutes

Key Messages

A practical, workable budget is one of the most crucial tools in your financial wellness arsenal.

Script

Advance to slide 15—Budget Calculator

“A workable budget is one of the most crucial tools in your financial wellness arsenal. We’re going to walk through the process of creating your own budget using our custom Budget Calculator.”

Click the link on slide 15 to open

(your subdomain).banzai.org/wellness/resources/budget-calculator.

If participants have their own computer or device, they can run through on their own, if you prefer.

Scroll down to display the Budget Calculator.

“Creating a list of how much money comes in and how it’s spent is the first thing you should tackle when trying to figure out how to make a budget.”

“To use the calculator:

Enter your monthly, after-tax income.

Select Add Another to add an expense.

Use the dropdown arrow for each expense to adjust the label or delete it entirely.”

Continued on page 16

If going through the calculator as a class: Input answers on behalf of the class or ask for suggestions from attendees on how to respond.

If having the class use it on their own: Give attendees a few minutes, have helpers available to answer individual questions.

Discussion Prompts

“What are you learning about budgeting from this tool? Are there adjustments you need to make?”

LESSON:

REDUCING EXPENSES

Duration: 5 minutes

Key Messages

If you're spending more than you're bringing in, take an honest look at your expenses. Are there variable expenses you can reduce or cut out all together? Or fixed expenses you could lower?

Script

Advance to slide 16—Financial Levers

"Most budgets aren't instantly balanced, but that doesn't mean your budget is broken. In fact, most budgets require ongoing adjustment to balance income and expenses."

"Imagine your budget is made from a series of levers. Some levers are expenses, pulling your budget down. Other levers are income, trying to lift it up. To achieve a balanced budget—where income meets or exceeds expenses—think about "levers" you can manipulate:

The "Income Up" Lever: These are actions you can take to increase the amount of money coming into your household.

The "Expenses Down" Lever: Actions you can take to decrease the amount of money going out of your household.

By strategically pulling these levers, you can bring your budget into balance, create a surplus for savings and goals, and reduce financial stress.

If you're spending more than you're bringing in, take an honest look at your expenses. Are there variable expenses you can reduce or cut out all together? Or fixed expenses you could lower?"

Ask participants to pull out their handout "[Your Financial Levers](#)"

Advance to slide 17—Expenses Down

Exploring the "Expenses Down" Lever:

This lever focuses on reducing the money flowing out. This often gets the most attention in budgeting advice. Examples include:

- Tracking spending to identify areas where you can cut back.
- Creating a budget and sticking to it.
- Reducing discretionary spending (entertainment, dining out, non-essential shopping).
- Finding cheaper alternatives for necessities (groceries, transportation, utilities).
- Negotiating better rates for services (insurance, internet).
- Paying down high-interest debt to reduce interest payments.
- Automating savings to "pay yourself first."
- DIYing instead of buying services.

Discussion

Ask participants to review the ideas under Reducing Expenses. "Can you share 1 or 2 ideas from this list that you can try? Or do you have other ideas? At the end of this presentation, I'll show you additional online resources you can use to get specific recommendations for your situation. "

LESSON:

INCREASING INCOME

Duration: 5 minutes

Key Messages

Lowering expenses isn't the only way to improve your budget's cash flow. Consider ways to bring in more income so you don't need to slash expenses as much or boost your monthly savings. Be realistic about what extra cash you can actually bring in—and the time it will take.

Script

Advance to slide 18—Income Up

Exploring the "Income Up" Lever:

This lever involves finding ways to increase the money flowing into your life. Some examples include:

- Negotiating a raise at your current job.
- Taking on a side hustle or freelance work.
- Selling unwanted items.
- Renting out a spare room or asset.
- Investing to generate passive income (though this is often a longer-term strategy).
- Finding a higher-paying job.
- Claiming all eligible tax deductions and credits.

Discussion

“What ideas on this list seem like a doable way to increase income?”

Continued on page 20

“Does it feel easier to increase income than cut expenses, or the other way around? Do you think this depends on your stage of life?”

“The most effective way to balance your budget often involves pulling *both* levers to some degree. For example, someone struggling to make ends meet might:

- Pull the "Expenses Down" lever by cutting back on eating out and finding a cheaper phone plan.
- Pull the "Income Up" lever by taking on a few freelance writing projects in the evenings.

By addressing both sides of the equation, you can achieve a more sustainable and less restrictive path to financial balance.”

ACTIVITY:

THE BALANCING ACT

Duration: 15 minutes

Supplies Needed

- Display slide 19 or draw a visual of a balance scale on the whiteboard and label one side “expenses” and the other side “income”
- Index cards and markers or pens, for small groups
- Sticky tac, tape, or magnets to add index cards to whiteboard

Key Messages

A budget is never set in stone; make adjustments as needed to bring your income and expenses into balance.

Script & Instructions

Advance to slide 19—The Balancing Act

Divide the participants into small groups of 3-4 people. Briefly re-introduce the "Your Financial Levers" concept using the balance scale visual, if necessary. Explain that the goal of this activity is to get the "Income" side to balance or outweigh the "Expenses" side.

Expense Brainstorm & Placement (5 min)

- Give each group a set of index cards to use as "Expense Cards."
- Ask each group to quickly write down common expense categories on each card (e.g., Rent/Mortgage, Groceries, Entertainment, Transportation, Debt Payments, Coffee, Subscriptions, etc.). Write a variety of both essential and non-essential expenses.

Continued on page 22

-
- Have groups look through their cards and, as a group, decide which expenses they could potentially decrease or eliminate if they were trying to balance their budget.
 - Have each group place their "Expense Cards" on the "Expenses" side of the balance scale (either physically stick them or just point to where they would go). Encourage them to briefly mention how they might decrease that expense (e.g., "cut back on eating out," "find a cheaper streaming service").

Income Brainstorm & Placement (5 min)

- Ask each group to discuss potential ways they could increase their income, even by a small amount. Ask each group to quickly put these ideas on index cards.
- Have each group place their "Income Cards" on the "Income" side of the balance scale, briefly mentioning the action (e.g., "sell some old furniture," "offer a skill-based service").

Discussion & Takeaway (5 min):

- Bring the whole group back together.
- Point to the balance scale and emphasize that balancing often involves a combination of both sides. "Does this budget feel balanced?"
- Ask a quick question: "What's one takeaway you have from seeing the different ways we can adjust our 'income up' and 'expenses down' levers?" (Allow for a few brief responses).
- Reiterate that budgeting is about actively using these levers to align their spending with their income and financial goals.

ACTIVITY:

CREATE A BUDGET

Duration: 15 minutes

Supplies Needed

- Display slide 20—Coach: Create a Budget
- Click the link to open the Banzai Create a Budget Coach
- Display for the entire class. Alternately, you may encourage participants to use their own computer or device
- If you asked participants to bring the following documents, have them pull those out now:
 - Total monthly income
 - A list of known expenses
 - Bank and/or credit card statements
 - Any other financial documents or information pertinent to the creation of your budget
- If you provided privacy tri-folds, encourage students to set those up now

Script & Instructions

Advance to slide 20 — Coach: Create a Budget

“This Coach walks you step-by-step through the process of creating a budget that fits your lifestyle. Using the 50/30/20 rule, every dollar is assigned to needs, wants, or savings. You’ll also receive personalized advice to set you up for success. To begin, click “Get Started.” Next, follow along, answer questions, and provide information when asked.”

Feel free to input answers on behalf of the class, if you want to do this as a group activity.

Continued on page 24

Continued from page 23

Discussion Prompts

- Choose discussion prompts from this list:
 - Did anything about the budgeting process surprise you or challenge your previous assumptions?
 - How did the Coach explain the difference between "needs" and "wants," and why is this distinction important for budgeting?
 - What are some of the different methods or tools the Coach presented for tracking your spending? Which one seems like the best fit for you and why?
 - What is your next step in gathering the information you need to start creating your own budget (e.g., collecting bank statements, tracking spending for a week)?
 - Based on what you learned, what are 1-2 areas where you think you might be able to reduce your spending?
 - Are there any areas where you might need to increase your spending to align with your values or goals (e.g., investing in education, contributing to charity)?
 - What tool or method do you plan to use to track your income and expenses (e.g., budgeting app, spreadsheet, notebook)? Why did you choose this method?
 - How often do you plan to review and adjust your budget?

WRAP UP

& CONCLUSION

Duration: 5 minutes

Key Message

Ultimately, the best budget for you is the one that keeps you making progress on your financial goals and that you can stick to.

Script

Advance to slide 21—Best Budget

“Before we wrap up, let’s review what we learned today:

- The values and motivations behind why you want to budget
- The basics of what makes a budget
- Ideas for increasing income and decreasing expenses to balance your budget
- How to create a working budget
- Know where to find additional resources to boost financial wellness—we will cover that in a minute!

Discussion

“Any final questions before we close?”

Take time to answer any final questions or could ask discussion questions:

- What are your top 1-3 financial goals that you want your budget to help you achieve?
- Who can you talk to or what resources can you use if you encounter challenges while creating or sticking to your budget?
- What is one small, actionable step you can commit to taking within the next 24-48 hours to move forward with creating your budget?

Advance to slide 22—Resources

“Here are some additional online resources we provide to help you get your financial house in order, accessed via our Wellness Center.”

Feel free to note other websites, seminars, and workshops provided by your financial institution

Advance to slide 23—Contact Info

Provide contact information for further assistance.

“Thank you for participating today. Remember, there are many resources available to you as you refine your budget and work toward your financial goals.”