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Budgeting for Beginners

Mastering Your Money

PRESENTED BY:



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Your Money, Your
Values

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Coach: Create a
Budget

Agenda

What we'll discuss today

Budgeting isn't
one-size-fits-all



A big part of budgeting is being
intentional with
where your money goes.

Today's Goal:

Align your spending with what truly
matters to you.





Your Money, Your Values

What matters to you?

- Security
- Freedom
- Creativity
- Family
- Health
- Adventure
- Generosity
- Learning
- Recognition
- Independence
- Community
- Spirituality
- Success
- Fun
- Balance
- Respect
- Honesty
- Contribution
- Travel
- Comfort

What Matters Most



Value 1: Family

Because they're my support system, and I want to be able to spend quality time with them and provide for their well-being.



Value 2: Travel

Because seeing different cultures and new places broadens my perspective and creates lasting memories.



Value 3: Security

Because I want to feel stable and prepared for the future, knowing that I can handle unexpected events and not constantly worry about money.



Your Financial WHY

Avoiding Financial Stressors

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- Accumulating more credit card debt
- Feeling stressed and anxious about unexpected bills
- Missing out on experiences due to lack of funds



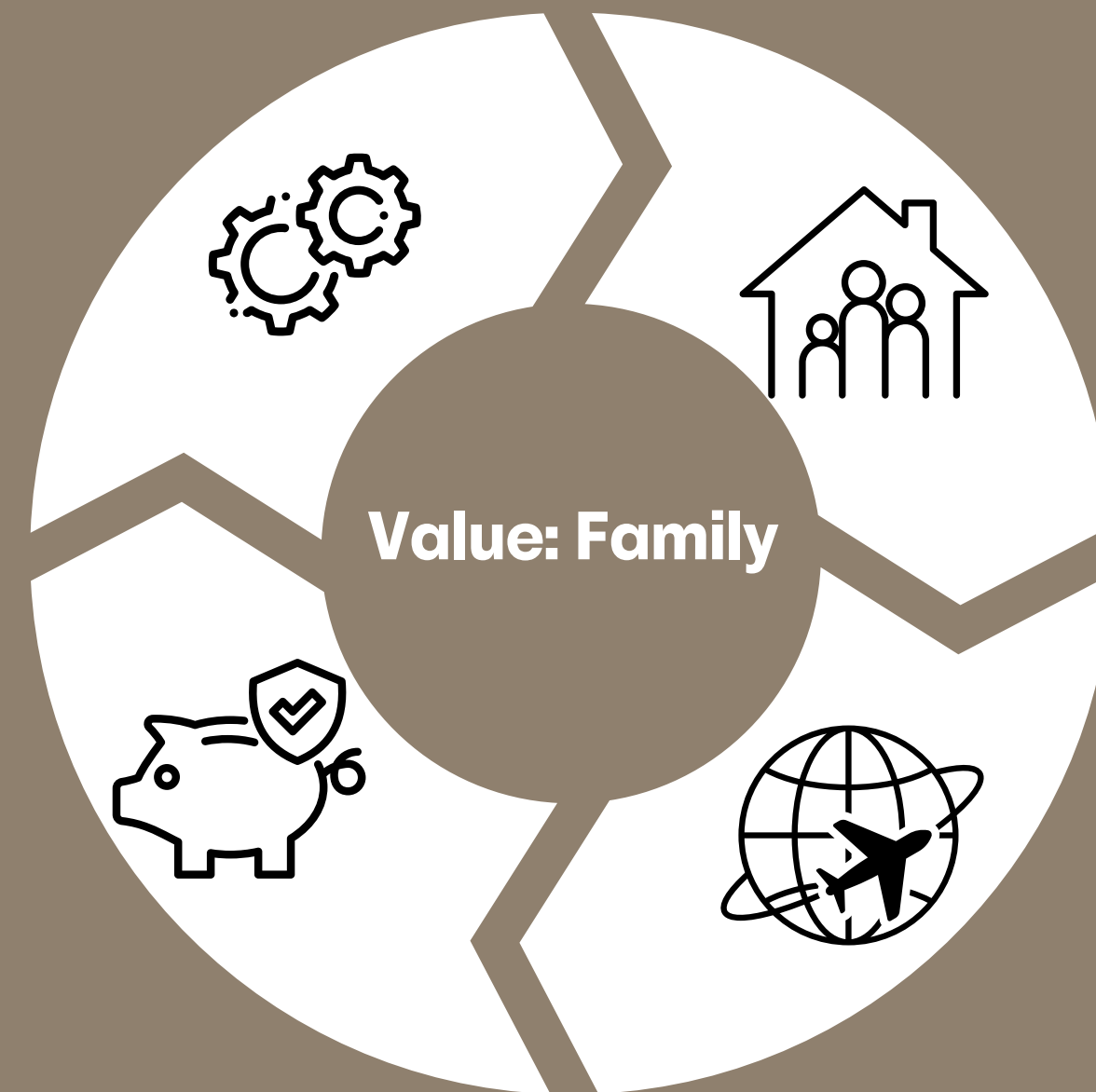
Connecting Values and Money

Current Alignment

I currently spend money taking my family out to dinner once a month. This allows us to connect and spend quality time together.

Potential Improvement

Including more budget-friendly options like picnics in the park or game nights at home would allow us to do more together more frequently within the same overall budget.



What is the connection between budgeting and your values?

Will understanding your values help you make better money decisions?

BUDGET:

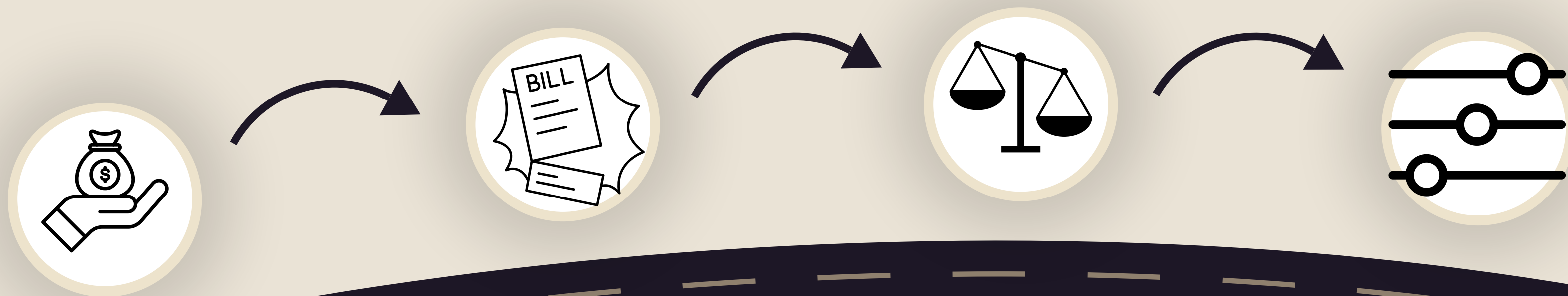
A plan for how you'll spend your money





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The Budgeting Process



Identify Income

**Identify
Expenses**

**Compare
income to
expenses**

**Make
adjustments**



Fixed Expenses

Expenses that are predictable from month-to-month



Flexible Expenses

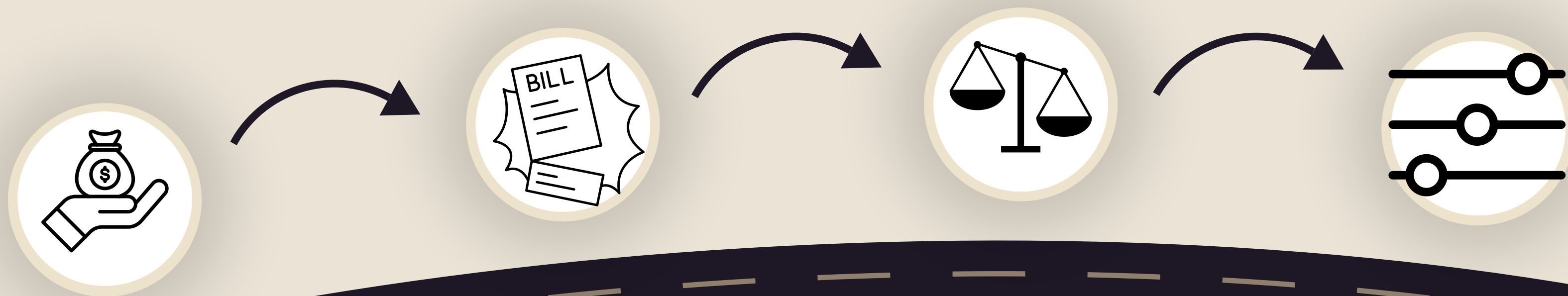
Expenses that vary from month-to-month



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The Budgeting Process



Identify Income

**Identify
Expenses**

**Compare
income to
expenses**

**Make
adjustments**

Your Financial Levers



Options

Reducing
Expenses



Increasing
Income



Coach: Create a Budget

Online Activity

[\(yoursubdomain\).banzai.org/wellness/resources/create-a-budget-coach](http://(yoursubdomain).banzai.org/wellness/resources/create-a-budget-coach)



The best budget is the one you keep

What is one, small actionable step you can take within the next 48 hours to create a better budget?

Who can you talk to if you need help or run into challenges creating or sticking to your budget?

Track your spending

Plan free activities

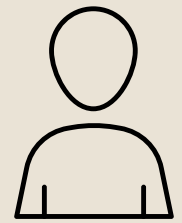
Automate savings

Set daily spending limit

Pack your lunch

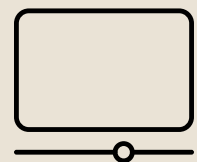
Try a no spend day

Additional Resources



Financial Wellness Assessment

Use the Financial Wellness Assessment to discover your personal financial strengths and weaknesses.

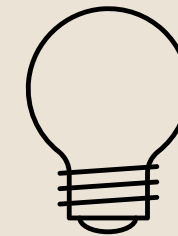


50/30/20 Calculator

Following the 50/30/20 Rule, divide your income into three categories: Needs, Wants, and Savings.

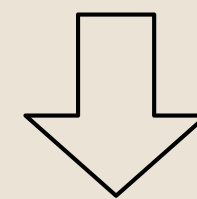
***Find these resources and more in our
Wellness Center:***

(yoursubdomain).banzai.org/wellness/



Coach: Earning Extra Income

Explore your options for earning extra income and see how much you could bring in every month.



Coach: Trim Your Budget

Set a goal for reducing your budget each month, then evaluate your expenses and create new goals.



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Thank you!

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