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# Budgeting for Beginners

## Mastering Your Money

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PRESENTED BY:



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Introduction

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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

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## ***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





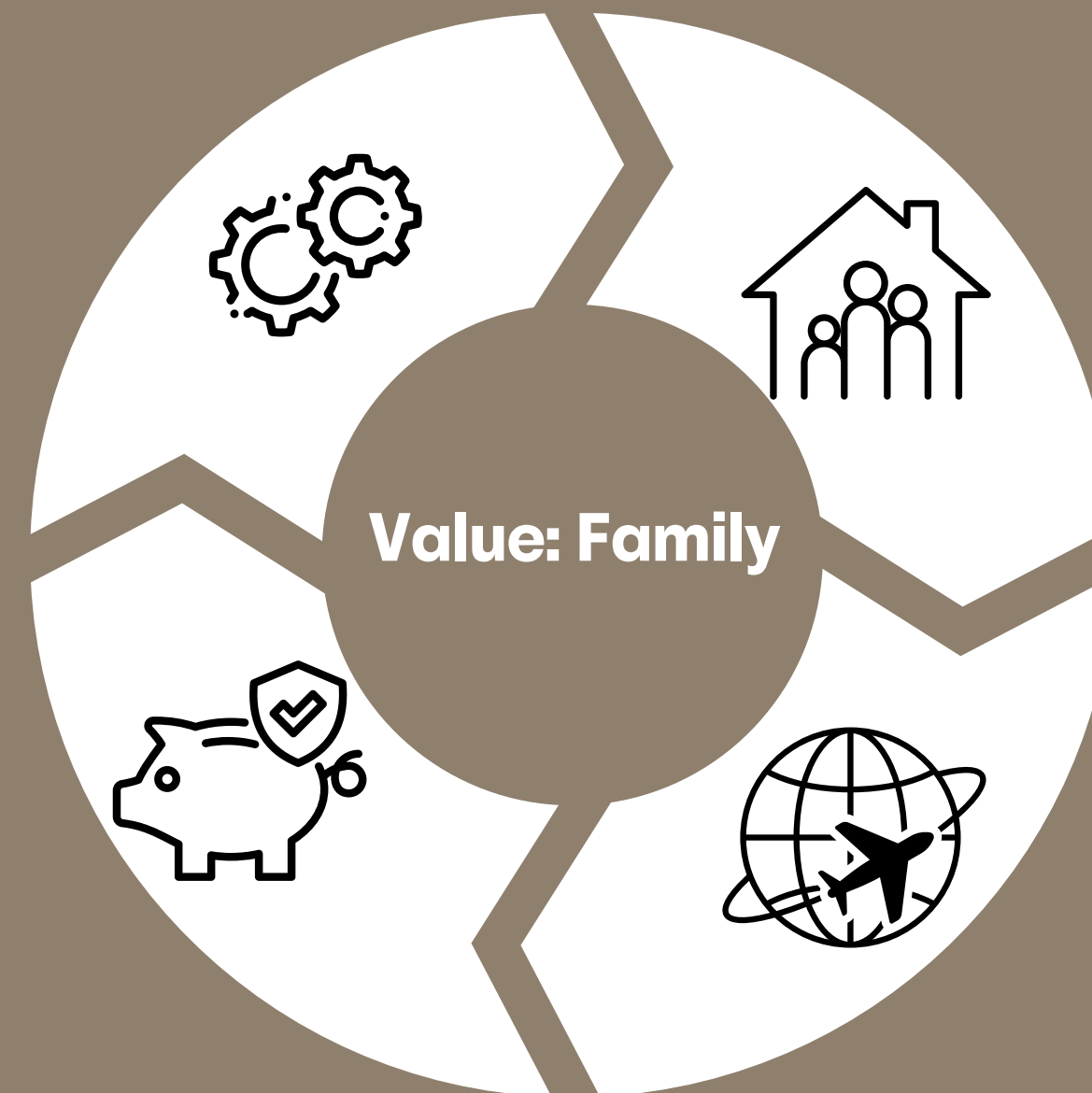
# Connecting Values and Money

## 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

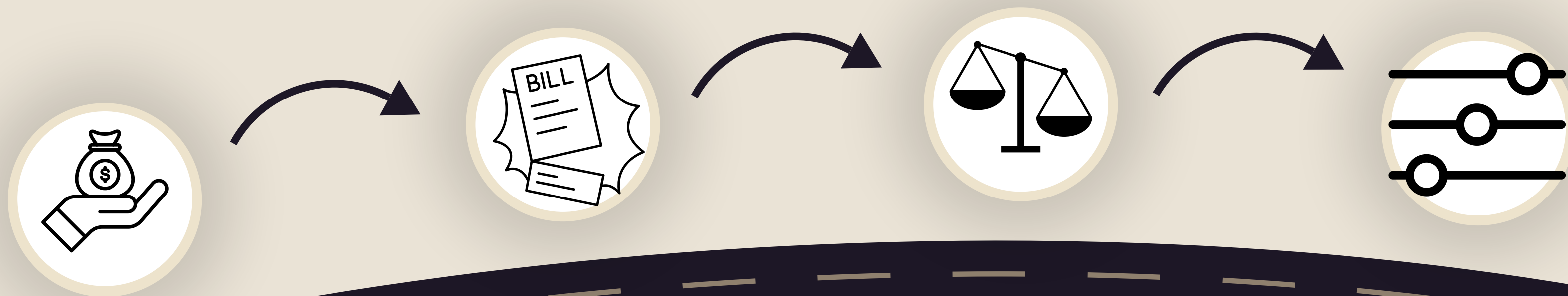






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# The Budgeting Process



**Identify Income**

**Identify  
Expenses**

**Compare  
income to  
expenses**

**Make  
adjustments**



# Fixed Expenses

Expenses that are predictable from month-to-month





# Flexible Expenses

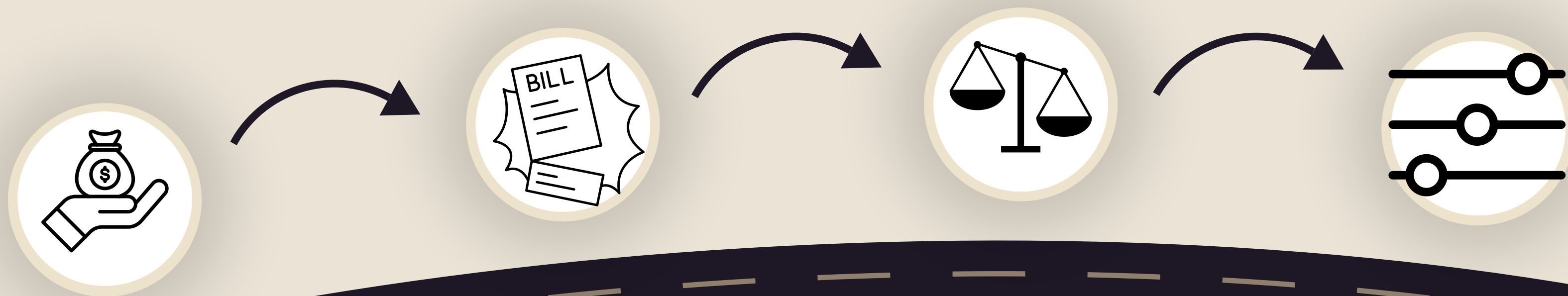
Expenses that vary from month-to-month



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# The Budgeting Process



**Identify Income**

**Identify  
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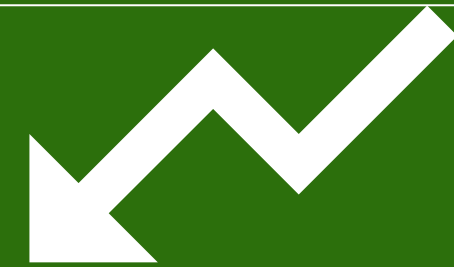
# Your Financial Levers



## Options

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Reducing  
Expenses



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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?

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***Track your spending***

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***Plan free activities***

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***Automate savings***

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***Set daily spending limit***

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***Pack your lunch***

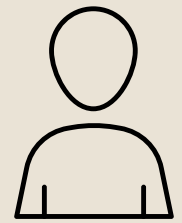
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***Try a no spend day***

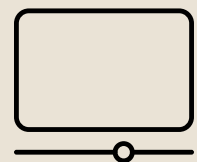
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# Additional Resources



## ***Financial Wellness Assessment***

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



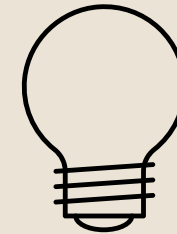
## ***50/30/20 Calculator***

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

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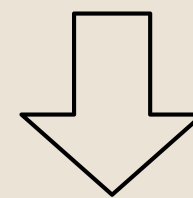
***Find these resources and more in our  
Wellness Center:***

(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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## ***Call us***

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## ***Email us***

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## ***Visit our website***

[www.reallygreatsite.com](http://www.reallygreatsite.com)

