

# **BUDGETING FOR BREAKTHROUGH**

**A Simple Guide to Master Your Money & Elevate Your Future**



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## ***HOW BUDGETING REALLY WORKS***

Budgeting is not about restriction — it's about direction.

Most people think budgeting means sacrifice or punishment, but budgeting is really about:

- Awareness (knowing where your money is going)
- Control (telling your money where to go)
- Discipline (consistent small actions)
- Elevation (redirecting money toward your goals)

You don't need more money to start budgeting — you need a better relationship with money. When you become intentional and start directing your money, you'll be shocked at how much you've been wasting without realizing it.

## **SPENDING HABITS THAT HOLD YOU BACK**

Before you can fix your finances, you have to be honest about how you spend your money.

Most people don't have a money problem — they have a habits and awareness problem.

Ask yourself:

- Do I really need this, or do I just want it?
- Am I spending out of habit, boredom, or convenience?
- Is this purchase helping me or holding me back?
- Could I spend less without hurting my quality of life?

Common habit categories that drain money:

- Coffee & snacks
- Fast food & takeout
- Delivery apps
- Impulse shopping
- Subscriptions
- Smoking/vaping
- Alcohol
- Lottery
- Entertainment
- Unused memberships

The goal is not to eliminate everything — the goal is to gain control.

## ***CUTTING WITHOUT FEELING BROKE***

**Coffee/Fast Food:** 5x/week → 2x/week saves ~\$18/week = \$936/year

**Delivery Apps:** 3x/week → 1x/week saves ~\$70/week = \$3,640/year

**Subscriptions:** Cancel 1 unused saves ~\$180/year

**Convenience Buys:** \$4/day snacks = ~\$832/year

Take the money you save and redirect it toward:

- Savings
- Debt reduction
- Emergency fund
- Business fund
- Home ownership

## THE WEEKLY-TO-YEARLY MONEY MAP

Weekly Amount	Yearly Total
\$5/week	\$260/year
\$10/week	\$520/year
\$20/week	\$1,040/year
\$50/week	\$2,600/year
\$75/week	\$3,900/year
\$100/week	\$5,200/year

It's not about perfection — it's about consistency.

## ***EXPENSE ELIMINATION CHECKLIST***

- Coffee & Drinks
- Fast Food / Delivery
- Snacks & Little Items
- Shopping
- Subscriptions
- Smoking & Vaping
- Alcohol
- Entertainment
- Transportation Extras
- Lottery & Gambling
- Memberships
- Other: \_\_\_\_\_

## **MONTHLY BUDGET TEMPLATE**

Monthly Income: \_\_\_\_\_

Fixed Bills: \_\_\_\_\_

Variable Expenses: \_\_\_\_\_

Wants/Non-Essentials: \_\_\_\_\_

Remainder: \_\_\_\_\_

Redirection Goal: \_\_\_\_\_

## **WEEKLY TRACKING TEMPLATE**

Week 1 Income: \_\_\_\_\_

Week 1 Spending: \_\_\_\_\_

Week 1 Saved/Redirected: \_\_\_\_\_

Week 2 Income: \_\_\_\_\_

Week 2 Spending: \_\_\_\_\_

Week 2 Saved/Redirected: \_\_\_\_\_

Week 3 Income: \_\_\_\_\_

Week 3 Spending: \_\_\_\_\_

Week 3 Saved/Redirected: \_\_\_\_\_

Week 4 Income: \_\_\_\_\_

Week 4 Spending: \_\_\_\_\_

Week 4 Saved/Redirected: \_\_\_\_\_

## ***MONEY MINDSET & AFFIRMATIONS***

- I am disciplined with my money.
- My future is worth the sacrifice today.
- I control my money — my money doesn't control me.
- Wealth is built through discipline, not luck.
- I direct my money toward my goals, not my impulses.

## **NEXT STEPS FOR YOUR FINANCIAL JOURNEY**

If you need help starting a business (LLC), building a nonprofit, improving credit, or transforming your financial mindset, we're here to support you.

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Budget with intention. Spend with purpose. Build with discipline.