



Spending Plans: A Better Way to Budget

Spending on the Things You Care About

OVERVIEW

You can find plenty of people willing to offer advice about how to live within your means. But the real secret to wrangling your budget is to live by your unique value system. That's what this class will help you do: Identify the types of purchases that give you the most happiness, and arm you with tactics for bringing your spending in line with what matters most to you.

TAKEAWAYS

- A better understanding of your priorities.
- A deeper insight into what you're currently spending on.
- Techniques for helping to make spending jive with what you value.
- Behavioral strategies for becoming more aware of your spending habits.
- A whole different way of looking at your money.

WHAT ARE YOUR PRIORITIES?

SMALL STUFF

BIG STUFF

HOW DO YOU SPEND?

WHAT DO YOU SPEND ON?

HOW MUCH? (ESTIMATE)

WHAT ARE YOU WORKING WITH?

TOTAL AVAILABLE CASH

HOW LONG IT NEEDS TO LAST

WHAT WILL YOU SPEND ON?

NEEDS

PRIORITIES

WANTS

TIPS FOR KEEPING SPENDING IN CHECK

1. BE MINDFUL NOT MINDLESS
2. USE EXTERNAL CONTROLS
3. GET HELP FROM YOUR FRIENDS
4. USE CREDIT CARDS WISELY



RECOMMENDED RESOURCES

THE GROWNUP BLOG - BUDGETING

societyofgrownups.com/blog/topic/budgeting

Read more about Society of Grownups' take on spending and savings in our library.

LEVEL MONEY

levelmoney.com

This app will help you track your spending and show you how much fun money you have left for the day, week, and month.

MINT

mint.com

Another spending tracker, but this one comes along with a lot more detail. I spent, how much, at Starbucks this week?!

SPENDEE

spendeeapp.com

Track your cash transactions in one place.

DOLLARBIRD

dollarbird.co

Convenient calendar-based app to track your spending.

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