

ORGANIZATIONAL BUDGETING TIPS

Make all payments from one central location.

- Pay all bills through your bank instead of specific websites
- This way you can see everything all in one place

Track your spending!

- Start by tracking your spending for 4 weeks
- Track in real time, the same day if possible
- Create different categories (groceries, eating out, fun, etc)

Shop online instead of in stores.

- Online shopping cuts down on impulse purchases
- Add things to your "cart" and then wait 24 hours before buying to ensure you really want that item
- You can also try curbside pickup
- This way you know ahead of time exactly how much you are spending

Change your MINDSET!

- This is the #1 most important thing you can do
- If you feel negatively about past financial decisions, you are unlikely going to complete future goals

*Do choose a **non-monetary reward** to give yourself when you make smart money choices, and reward yourself often! Be proud of your accomplishments, no matter how small.*



For more information:

www.effortlessbudgeting.com

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