

I'm Betsy, and I'm here to help you demystify budgeting and achieve financial peace so you can live your best life!

If you're interested in learning how to manage your money - you've come to the right place!

I know how it feels when your finances are controlling you, instead of the other way around. For a long time, I felt that way too.

But after years of being a personal finance coach, working with people just like you, I realized something—if you have no idea how much money you have to save or spend, or you're in debt - you can't progress towards your goals.

But it doesn't have to be this way! And it isn't hard!

There are simple steps you can do to take control of your finances and live with more peace and power in your mind and body.

My goal is to teach you these steps so you can make your money work for YOU—not the other way around.



I created this **Simple Guide to Financial Freedom** because in today's times, it's more important than ever to stay on top of our finances. Let's ensure you are ready for anything that can happen and are progressing towards your goals.

It's my hope that with the help of this Guide, you will achieve financial peace and freedom.



# SUCCESSFUL BUDGETING STARTS WITH YOUR MINDSET AND TRUTH ABOUT MONEY

If you've ever jotted down your expenses in hopes of getting your finances under control without first building a solid foundation about your financial belief system, I bet that budget didn't last long. That's because it's crucial to have a solid foundation in your feelings about money management in order to compel you towards your goals.

Let's begin by helping you develop your own financial driving force and clearing up any misconceptions about money management.

Start with this question: WHY do you want to learn this stuff? Do you want a better way of life? Do you want to spend guilt-free? Save for your kids' college education? Save more for retirement? Whatever your WHY is, write it down and keep it somewhere visible—somewhere where it will serve as a reminder to stay on track.

As you stick with your budget and watch yourself reach these goals, momentum will kick in and drive you even further.

### Here is my WHY:

In 2007 I got divorced. My kids were 14 and 15. I didn't want to sell our family home and add more upheaval to their lives. Since keeping the family home was a priority for me, I was willing to make sacrifices in other areas of life to make that happen. So, I did what many of you are doing right now - I made a budget.

My kids needed money for school activities, sports, and teen-like things, but I didn't have a lot of extra money to give them. So, I tracked every dollar, prioritized my spending and never let myself get too far off budget because I knew that would mean making sacrifices that would be hard on my kids. My WHY was clear.

Once your reasons why and your truth about money are clear, the rest becomes easy and enjoyable!

You'll have better money management if you figure out what matters most to YOU and then create a budget around that.

#### **DEMYSTIFYING BUDGETING**

Reality is - many people are intimidated by creating a budget and how they work. They think they will have to watch every penny and will get a shock if they overspend! Not true! And, it takes less time than people realize. Just check it once a month!

I want you to feel empowered and confident in your money management so I made this Simple Guide so you can take control of your money and feel good about your future!

There's so much information out there. The internet is full of apps, templates, and budgeting tips. So how do you know where to start?

Well, you could use one of those apps or templates, but there's one big problem with that—they aren't personalized to YOU. They don't take your dreams and goals into account. They don't tell you if you could save more for college or retirement.

They don't help you adjust your deductions if you're getting a big tax refund, ask if you need a new car, help you get out of debt, or know if you are ready to invest in real estate.

And besides all that, those templates are monthly budgets—but your expenses change throughout the year for quarterly bills, holidays, vacations, etc. You would have to adjust your budget every month! How does that help??!!

The budget I created and have used for years is easy and works well because it is for the entire year! You create it once a year - not adjust it monthly. Much easier! More accurate! And, you can adjust it if needed.

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# SIMPLE STEPS TO FINANCIAL FREEDOM

To begin your journey to financial peace and prosperity, you need a spreadsheet to enter your financial information and to do the math for you.

Now remember, the magic that makes any budget work is SIMPLICITY! If you make a complicated system part of your routine, I can tell you right now, it will fail much sooner than later. It's a simple formula: **Income minus Expenses minus what you want to Save.** 

Feels pretty good right? Ready? Let's get to the numbers.

- 1. Enter your income.
- **2**. Enter your Hard Expenses. Hard Expenses are set expenses such as rent/mortgage, car insurance, utilities, etc.
- **3**. Enter your Soft Expenses. Soft Expenses are expenses that fluctuate such as clothes, gifts, gas, etc. This is where you would enter spending money for yourself. Enter realistic numbers.
- **4**. Enter what you need and want to save for. If you own a house, you need a house repair savings account because life happens! Do you have kids and want to save for college for them? Want to save for retirement or a new kitchen? Need a new car?
- **5**. After you fill in your numbers, adjust them to make sure your expenses and savings are balanced to one another (meaning ... you don't want to have more going towards clothes than an emergency savings account.)
- **6**. Enter a formula to subtract Expenses and Savings from Income. You may have to adjust some numbers so you are under or even at the end of the year.
- **7**. Then follow the budget and adjust if/when needed!

If you see something you want to buy and you are within your budget – go for it! You can spend guilt-free because you know everything is covered. You can enjoy yourself fully on vacation because you know your bills are covered and you have savings in case of an emergency.

That peace of mind is priceless!

### LET'S BUILD ON THIS MOMENTUM

**Today could be the beginning of a new phase in your life** – one where you take control and make your future more prosperous. You don't want to wake up a few years from now when your roof is leaking wishing you would have saved for it.

You can start now by attending a FREE webinar. In the webinar, I give tips about budgeting and show you how my spreadsheet works. Check my website or Facebook group (**Budgeting with Betsy**) for the next one scheduled.

Or attend a workshop. After you sign up, I'll ask you a few questions (I never ask for account info.) I will ask you if you rent or own, if you have kids, what you want to save for, etc. Then I will email YOUR personalized budget to you that you fill in during the workshop. I'll show you everything you need to know. Check my website or Facebook group for the next one scheduled.

If you'd like a FREE 15 minute consultation with me, schedule one using this link: ==> Schedule Consultation.

You can contact me directly at: **Betsy@budgetingwithbetsy.com**.

And lastly, join other like-minded people in my private Facebook community where I personally share my best tips and where we have great conversations!

Join here: ==> Budgeting with Betsy Facebook community

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The techniques presented have been extraordinarily useful in helping people to make improvements in their finances. Because the laws that govern this industry are constantly changing, the sites and services presented in this book may change, cease or expand with time.

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