

## Budgeting Concerns

Stephanie Mickelson

If you're not used to budgeting, it can be a huge adjustment to the way you handle your money. It takes months to get used to and there is definitely a learning curve, but it can revolutionize the way you think of your money.

If you're a Dave Ramsey follower, you've probably heard him say that a budget is you telling your money where to go instead of wondering where it went. You probably also know that his daughter, Rachael Cruze, always says that a budget gives you permission to spend. Even if you're not into Dave Ramsey, the statements still have a lot of relevance.

Both of these phrases resonate very strongly with me. I am not a spender by nature. I will go for a long time without buying clothes or shoes or, well, anything really. I just don't love spending money. My husband is the opposite. He doesn't usually have a problem spending money, especially on something that's quality and something that we need.

Budgeting allows us to compromise on our spending because it loosens me up and tightens him, allowing us to meet in the middle.

We never set a real budget before starting towards [Our \\$90,000 Turnaround](#) but once started, I knew we would never go back.

I think some people are hesitant to start a budget for a few common reasons. So, here are some common concerns about using a budget and the truth about what a budget can actually do!

### **Concern: A budget restricts spending.**

On the contrary, a budget *lets* you spend money. If you put \$50 towards clothes, then you get to spend \$50 on clothes. If you put \$5,000 towards clothes, then you get to spend \$5000 on clothes. You decide how much you want to spend and on what!

### **Concern: The budget controls you.**

No. *You control the budget.* It's your money, and you get to tell it where to go. A budget is a way to keep track of what you're telling your money to do.

### **Concern: If you budget your money, you won't have any flexibility.**

You can build flexibility into the budget. For instance, if you know you like to travel spontaneously then create a sinking fund for travel, adding that item to the budget. You can read more about sinking funds in [Sinking Funds & Savings Account Management {with a free tracking spreadsheet}](#) and [Start a Christmas Sinking Fund Right Now!](#). If you add a little each

month or store a large chunk, then you won't have to budget for it at all. When the time comes to take a trip, dip into the sinking fund money and go!

**Concern: A zero-based budget means you spend all your money every month.**

This was my misconception. It took me awhile to figure out a zero based budget. You can read my in-depth thoughts at [Zero-Based Budget Explained {quick and simple}](#), but basically, it just means that you tell *every dollar* where to go whether it's to spending, saving, sinking funds, giving, etc. Sometimes we've even had a designated "cushion" budget category for money that stays in the checking account, so we make sure that our checking account will never get too low.

I'm a person that likes systems and processes, so budgeting is right up my alley. I look forward to it every month and delight in adding money to savings, filling our cash envelopes, and designating money to various sinking funds. For someone who is hesitant, I hope this post helped get you thinking about budgeting in a different way!

Do you have any questions about budgeting???