

# Prosperity Pitch Budgeting Workbook

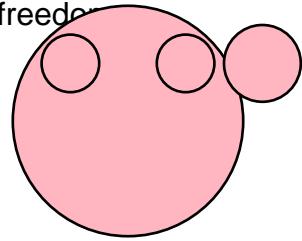
Because managing money shouldn't feel like a full-time job.

## Welcome!

Ready to master your money without sacrificing your morning latte?

This workbook guides you through budgeting in an engaging and humorous way.

Use it as a friendly companion on your journey to financial freedom.



# Step 1: Where's Your Money Going?

Find out where every dollar is hiding.

The first step to taking control of your finances is to know where your money actually goes. Track your income and expenses by category. Be honest—it's just you and this workbook. Below is a table to help you estimate and record your monthly spending.

## Step 2: Tell Your Money What to Do

Give every dollar a job.

Use the formula: Income – Essentials – Savings – Fun = Your Budget.

Essentials are things you must pay for (rent, utilities, groceries).

Savings include emergency funds and investments.

Fun money is guilt-free spending—yes, that's allowed!

### Step 3: Mini-Wins

- Save \$100 this month and celebrate.
- Pay off one small debt—feel the weight lift.
- Cancel one unused subscription.

Each small win builds momentum towards your larger goals.

# Step 4: Automate Like a Lazy Genius

Put your budget on autopilot.

Set up automatic transfers for savings and investments.

Schedule bill payments to avoid late fees.

Automate debt payments to chip away at balances.

## Step 5: Check In

Spend 10 minutes each month reviewing your progress.

Celebrate wins and adjust your budget if needed.

Remember, one bad week doesn't ruin your entire plan.

## Bonus: Give Yourself a Break

Budgeting isn't about perfection; it's about progress.

Allow yourself flexibility—you're human, after all.

Financial freedom is about choices, not deprivation.