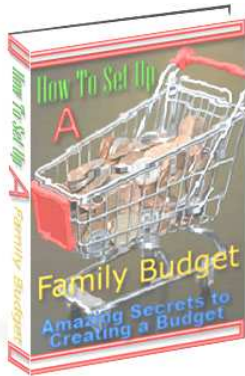


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*"A budget tells us what we can't afford, but it doesn't keep us from buying it." ~ William Feather*

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*"Modern man drives a mortgaged car over a bond-financed highway on credit-card gas." ~ Earl Wilson*

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## INTRODUCTION

*"The average family exists only on paper and its average budget is a fiction, invented by statisticians for the convenience of statisticians." ~ Sylvia Porter*

Unlike the quote provided above, seemingly reflective of general opinion on family budgets today, we will attempt to take a much more positive approach to budgeting, as a family oriented, user-friendly, financial management and planning tool and life-enabler. However, when reflecting on family budgeting and inquiring as to why not more families are actually using it, it becomes self-evident that similar skepticism runs rampant and deep in reality and society, even globally so.

Once you start probing family budgets, expending time and energy researching the subject in-depth, it becomes quite clear, that most families are caught in a vicious, almost never-ending cycle of "What comes in must go out."

Most families might feel that budgeting is a futile effort, unnecessarily burdening them with thoughts and ways, to go broke methodically and slowly, without the creature comforts and indulgences of our human modern-day society. Others might voice that they feel as if they are merely throwing money away, in a never-ending and dizzying spiral of spend, spend, spend. People are getting deeper and deeper into debt, no matter how hard they try to get out of it. Questions are then raised : How do we stop these courses of action? How do we change the thinking around family fiscal discipline?

Put simply, in "How to set up a Family Budget", we focus in on how to empower families to set up better, more realistic budgets, stick to them and celebrate their successes (and learn from their failures!) Families eventually do have a monthly surplus, see their savings start to grow, consolidate their debt, set aside discretionary funds and personal allowances, build their wealth and become more aware of their pro-active involvement and responsibility regarding their lives and finances. This is when excitement builds and fundamental thought patters as well as spending attitudes are changed.

Budgeting is seen as an accurate measurement of success when significant behavioral transformation is taking place on the landscape of the family budget, spending habits and financial patterns we observe over time!

Do you ever feel that you do not have enough cash at the end of the month to pay bills, buy necessities of life? Are you barely making a dent in your credit card debt balance, no matter how hard you try?

Here is a reality check for all of us: if we choose to spend it, it is gone for good. We cannot spend it on anything else. Are you perhaps worried about a nest egg for your golden years or savings for early retirement? Then you have arrived at a source that can provide some prudent tips on how to start, finish, implement, stick to, revise and refine a family budget. The family budget is a dynamic process, even more so than a mere static work-product, result, process-outcome or document. It will, can and should change over time. It becomes a barometer of a family's fiscal circumstance, resources and health. Maybe budgeting is not as much about reflecting on what you cannot have, but more about thoughts on how to stretch, invest and spend your earned dollars more wisely.

In short, it is about making your money going further. This quick-reference how-to guide was developed to assist you with setting up your own personal, household and family budget, to help you with all of the above and more!

A couple of general money savings tips will also be provided in these pages. There are also thoughts and spending patterns that need to change, in order to become fiscally more disciplined and many techniques, attitudes, habitual behaviors that we need to unearth, evaluate and possibly change, before you even start budgeting.

For example, being a bargain hunter looking for good buys, cutting down on careless spending, being on the lookout for careless credit card spending and letting the person who handles money best in your household actually take care of it, are all good examples of what we mean. For most households, a budget is no more than a spending plan. Any spending plan can help you see where your money is going. It fits your spending to your income. It reflects how we get the things we want and need most, while being ready and prepared for bills we must pay every month.

For most families it is simply about making a budget you can live with and stick to easily. It is not a difficult exercise, but one most people fear, avoid or dread because of the unknown and perceived complexity of it (sometimes wrongfully so!). Part of the goal of this guide is to demystify family budgeting and highlight an easy systematic process to setting up a quality family budget. Many things actually drive our expenditure. We choose to spend our money on things we value, need, prefer or consciously choose. For some it is clothes, for others it might be something as simple as taking that yearly vacation. Whether you are making financial decisions for yourself or your household, you might have to make some serious choices and adjustments regarding your financial freedom and situation. “How to Set up a Family Budget”, is a quick-reference, easy, how-to guide, meant to take you through the typical, who, why, when, what, where and how questions typically asked when considering fiscal planning for the household and or budgeting in general for your family need, means and circumstance, now and for the future.

Budgeting is not just about restricting spending and living a cheapskate life. It is about insights, wisdom, informed decisions, action and sustained discipline when it comes to your household financials. This guide will invite you to learn more in these pages about systematic budgeting. It focuses on practical application and zooms in to apply these “best practice suggestions” in your own home. It empowers you to put together a dynamic, financial plan that suits your pocketbook, means and circumstance.

Financially speaking, assess quickly where you think you and your family are today.

- What kind of a picture do you have?
- Could you come up with something?
- Did you have the data and numbers you needed?
- Would you be able to plan for where you want to be and start living your life today as a fiscally sound and disciplined family with the information you have at your disposal at present?

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Money makes the world go round! It is no secret that some of us have more, some have less. We deal with our own personal finances and cash management distinctly differently. Households have varying needs, means and circumstance. Our money-management skills are also at different levels, as is our debt and savings! Budgeting has to do with most of these perspectives and reflections. The purpose and goal of family budgeting is:

- Financial situational analysis and informed awareness,
- Cutting cost,
- Gaining control or curbing spending and
- Starting to save, building up wealth and liquid assets over time.

There are many phases and steps to go through when creating a budget. If you are looking for ways to manage your money better, making it reach and stretch further, and providing you with financial security and a more solid future, then you have come to the right place. In this brief introduction on family budgets, we have already introduced our first couple of key questions.

- Why an e-book or how-to guide on setting up a family budget?
- Why would or do you need a family budget?
- What is the business case for and rationale behind family budgeting?
- What are the benefits and advantages of a family budget?

We elaborate a little more below. For most people, a family budget is the equivalent of a simplistic process: money is earned and comes in; money is spent and moves out! It is a fluid, easy-flow, one-directional, cash management process. It is driven by daily life, a spending-orientation, or no plan at all!

For most families, income is also fixed and outflow typically increases over time, as the needs of the family fluctuates and changes. Loading up on debt is also very typical for the majority of our families. If this sounds very much like a vicious circle, it is. Most families are caught up in it and constantly battle to get out. Mostly, we think that we wisely spend our money on necessities like food and clothing, gas and household or family needs, but can rarely put a finger on where the money actually goes, let alone produce a budget! A good place to start is to monitor these expenses. Take stock of your fiscal situation. Start with assessing where exactly you are in your financial life and circumstance. Most of us think we know, but we really do not. That is, until we take the time to actually list, study and analyze the situation.

Figure out what your financial worth is, look at all financial goals, and set a time-line for reaching them. Does this sound like an action plan? Where do you start? A good suggestion is your bank statements, tax return and recent current credit report, a financial asset statement if you will, and an overview of the current situation.

The premise is simple: you can not get to arrive where you want to be if you do not know where you are today, what it will take to get where you need to be and how to get there. A well thought out, planned and realistic budget will serve as a roadmap to get you there. It is a financial tool facilitating your financial dreams, goals and aspirations, making them become a reality. Budgeting will enable you to actually reach your financial targets and set goals. ....

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## WHAT IS YOUR CURRENT FINANCIAL STATUS?

How do you define financial worth? Is it cash in the bank, savings and checking accounts, RRSP's, stocks and investment portfolio? Remember, anything you have that is of value counts. All your assets form part of your financial picture and health. Ask yourself: What is your take-home pay, after deductions? How are you paid? Is it monthly, weekly, bi-weekly? Then you need to budget accordingly! Think about all other sources of income, temporary, seasonal, part-time – extra income, found money and bonuses that you might have. Maybe deciding to leave it out of your family budget altogether is wise and advisable? (we will delve into this question a little later). .....

This brings us to the *Who, What, When, Where, Why and How* part of the discussion. These form the dynamic, interacting and inter-dependent elements, systems and processes that form “family budgeting.” .....

**Who?** Every family situation is uniquely different and distinctive. There is no one-size-fits-all answer and solution for everyone. Some of the tips in this guide might apply to your unique means and circumstance, and others may not have any significant impact or practical application at all. In general terms, you will find handy ideas, hints, process steps, practical savings suggestions and budgeting that might have gone unnoticed before. The information provided is general and should be evaluated on an individual and contextualized basis. Remember to consult a financial advisor when making fiscal decisions that could affect the financial health, well-being and future of you and your treasured family.....

**What?** Family budgeting is a structured process and planning activity, dealing with a family's financial resources and context. This hands-on approach puts expense items into categories as another helpful strategy. This is done to get a better handle on the current situation and offers somewhat of a reality check to most that choose to undertake this journey.

*Some of the categories could be:*

Obligations .....

Necessities .....

Pocket expenses .....

Family Allowances .....

Personal allowances .....

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**When and Where?** In the interest of brevity, we combine the next two facets. Our best assessment to answering when and where the best place and time would be to start a family budget would be to answer unequivocally: [HERE AND NOW!](#)

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It demands attention as it directly affects our daily lives and well-being. Without delay, hesitation or postponement, we need to step up and protect our family interest, financial health and future. Accounting brings accountability! A wealth management guru is often quoted as saying. This rings so true. It is hard to ignore, if we are confronted with objective cold hard financial facts that tell us that we are in trouble. ....

**Why budget?** Families, as mentioned before, have diverse reasons and motivations for budgeting. Briefly summarized, people budget for a couple of reasons:

- To gain control of their financial life, monthly bills and spending
- Be prepared and avoid surprises
- Save for a major purchase
- Becoming self-reliant and empowered to know that debt does not rule their lives anymore!

We promise even more on this a little later! .....

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### **Family Budgets Defined**

How to budget? Some general strategies are helpful in assisting families to set up a budget or budget better. The first significant step is to change your thinking about money, shift your attitude toward spending, actually focus on saving money, planning ahead and driving for success.

Develop a greater awareness of how you earn, manage, save and spend money. Awareness of how others would lure, entice and want you to spend your money (advertisers, retailers, and manufacturers) To stop participating and playing the “Keeping-up-with-the-Jones’s game,” living with a false sense of wealth and security, while over- extending your self and financial resources, beyond your means.

- Do not envy others and lust after things that they might have or even worse, get deeper into debt to compete or keep up appearances. It is counterproductive and can ruin lives! .....
- Delay purchases – learn and do, sometimes without having to buy! .....
- Set solid financial and budget goals for yourself and your family that you can work on individually and collectively to achieve together .....
- Set spending limits and stick to them .....
- Do not make ends meet utilizing credit cards, stay away from ATM machines, cash, cash advances, do not cheat on your budget .....
- Understand your income .....

Welcome to frugal living mode! Cutting back on living expenses – alternatives for simple living re-examine why you work and how you live stop tossing your hard- earned cash away shopping, overwork, stress and debt (some refer to this as an illness quipped: ‘Affluenza’!) celebrate when you have money left over at the end of the month – indulge a little and reward yourself – rewarding patience and persistence! Not just the doing good and sticking with it. ....

‘How to set up a Family budget’, is advocating a new code of fiscal honor for our families, so to speak. It proposes family budgets, that ask for wisdom (best choices and decisions), discipline (sticking to it), honesty (no cheating), persistence and celebration when we do it right! .....

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## THE RATIONALE AND PROCESS OF BUDGETING

Here are twelve good reasons to get you started:

1. Family budgets are used as a baseline, analysis-tool and roadmap.....
2. It is often described and justified as an empowering enabler. ....
3. A budget is a realistic estimate and true reflection of current circumstance and means.....
4. A budget can help you meet your savings goals.....
5. Following a realistic budget frees up spare cash so you can use your money on the things that really matter to you instead of frittering it away on things you do not even remember buying.....
6. A budget helps your entire family focus on common goals.....
7. A budget helps you prepare for emergencies or large or unanticipated expenses that might otherwise knock you for a loop financially.....
8. A budget can improve your marriage.....
9. A budget reveals areas where you are spending too much money.....
10. A budget can keep you out of debt or help you get out of debt.....
11. A budget actually creates extra money for you to do use on things that matter to you.....
12. A budget helps you sleep better at night because you do not lie awake worrying about how you are going to make ends meet. Nevertheless, .....

We might again want to probe a little deeper still and ask why?

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## TOP THREE CAUSES OF BUDGET FAILURE

Many people make an honest attempt to budget, but become discouraged and give up before they are able to accomplish any significant financial gain. The top three causes of budget failure come into play before you even begin to set up your budget. Awareness of these budget busters, is your first line of defense in the Battle of the Budget. ....

### **Budget Buster #1 - Negative Attitude**

It cannot be emphasized enough.....

### **Budget Buster #2 - Lack of Motivation**

What is your motivation for budgeting? .....

### **Budget Buster # 3 - Unrealistic Expectations**

What do you expect to gain from instituting and following a budget? .....

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**Starting a budget without having a positive attitude, internal motivation, and realistic expectations, will probably set you up for failure.** You can greatly increase your chances of success by ruling out the three biggest budget busters before you even begin.

Here's What You'll Find Inside this [Instant Download Digital Ebook How To Set Up A Family Budget](#)

- The Biggest Reasons Why You Should Start A Home The secret to why we can spend, spend, spend – and never know where the money went. ([Page 6](#))
- How to sit down with bank statements, checking accounts, stock portfolio's and a list of assets to find out your true financial status. ([Page 7](#))
- 7 types of assets that have real value – that you may not know to include as part of your self worth. ([Page 8](#))
- Why this guide is different than other “budgeting” books. (It has to do with our “hands-on” approach.) ([Page 8](#))
- 5 main categories of spending that your budget will allow (don't worry, this should make you happy!) ([Page 9-10](#))
- 9 defenses of budgeting to tell your partner if they need convincing. ([Page 10](#))
- 26 simple tricks to help you keep to your budget (without grinding your teeth). ([Page 11-12](#))
- 12 reasons why starting a family budget will empower you like never before (and help you sleep at night). ([Page 13-14](#))
- 3 most common reasons why budgets fail. Know what to look out for and you'll avoid these budget busters. ([Page 14-15](#))
- What most financial advisors will tell you to keep motivated. Hint: It involves something good for you. ([Page 16](#))
- Why it's important to set one main goal. ([Page 17](#))
- 11 successful characteristics of a family budget that you may want to make sure your budget has (if you want to turn your life around for the better) ([Page 17](#))
- 5 step-by-step actions to take on your way from financial mess to pillar of (wealthy) success. ([Page 18](#))
- 13 common expenses that you may forget to add to your budget if you're not careful. ([Page 19-20](#))
- 6 categories to separate your payment information into (to make sure there aren't any unexpected bills that could bust your budget) ([Page 21](#))
- What to do if your expenses total more than your income. ([Page 21-22](#))
- How to handle your paycheck strategically to make sure your bills get paid. Hint: This trick is so good, you won't notice how responsible you are being. ([Page 23](#))
- Why it's important to splurge every once in a while. ([Page 23](#))

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- What does fiscal awareness mean? And why is it the first technique you should start applying. ([Page 25](#))
- The 17 rules to family budgeting. Print these out and post them on your refrigerator. ([Page 26-28](#))
- 10 important processes creating a budget must provide for. ([Page 30](#))
- 11 secrets to budgeting found deep within the world wide web. ([Page 31-32](#))
- 14 secret weapons for stopping the reach to your purse or wallet. Tried and tested, these are guaranteed to cut down your spending. ([Page 34-35](#))
- 11 steps to changing your attitude towards money and turning yourself into a saver instead of a spender (with some fun exceptions). ([Page 37-38](#))
- The secret to overcoming unforeseen obstacles. ([Page 39-40](#))
- 10 reasons to stop spending now. (Or else it might be too late.) ([Page 41-42](#))
- Why you must confront your debt now – and how to do it painlessly. ([Page 43-44](#))
- 12 steps for curbing your debt. ([Page 44](#))
- 11 dynamite ways to have fun with little to no money. You may have forgotten about these. ([Page 45](#))
- 25 final thoughts of wisdom on family budgeting to keep you moving forward in a positive (financially free) future. ([Page 46-47](#))

**And there's MUCH more – guaranteed!**

Therefore, for now, we will stop our discussion here. Throughout these pages, attempts were made to show the need, benefits, nature, elements, advantages, processes and techniques for family budgeting that can get you started right away, offering practical advice and poignant suggestions that apply to your unique situation, whatever that may be.

We trust it has been time well spent and happy trails on your journey back to fiscal control, independence and empowered decision-making. PASS IT ON.

Some final thoughts, money saving perspectives and inspirations:

*"If saving money is wrong, I don't want to be right!" ~ William Shatner (Canadian Actor, Writer and Producer most famous for starring Captain Kirk in the television series Star Trek. b.1931)*

*"A simple fact that is hard to learn is that the time to save money is when you have some." ~ Joe Moore*

*"Save a little money each month and at the end of the year you'll be surprised at how little you have" ~ Ernest Haskins*

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