



BUDGET | SAVE | INVEST

BUDGETING 101

BeBoujee

Your guide to creating an effective budget, in order to manage your best boujee lifestyle.

By: Raquel Curtis CEO of Be Boujee Enterprises LLC

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udgeting starts with YOU!

Over the years I have learned that people like the idea of budgeting, but seldom stick to it. Similar to diet and exercise, people like the idea of "having a summer body". However, when it's all said and done, many lack the discipline to actually see it through. I have a feeling that for you, this time WILL be different.

This time you will be focused!

This time you will set goals!

This time you will accomplish them!

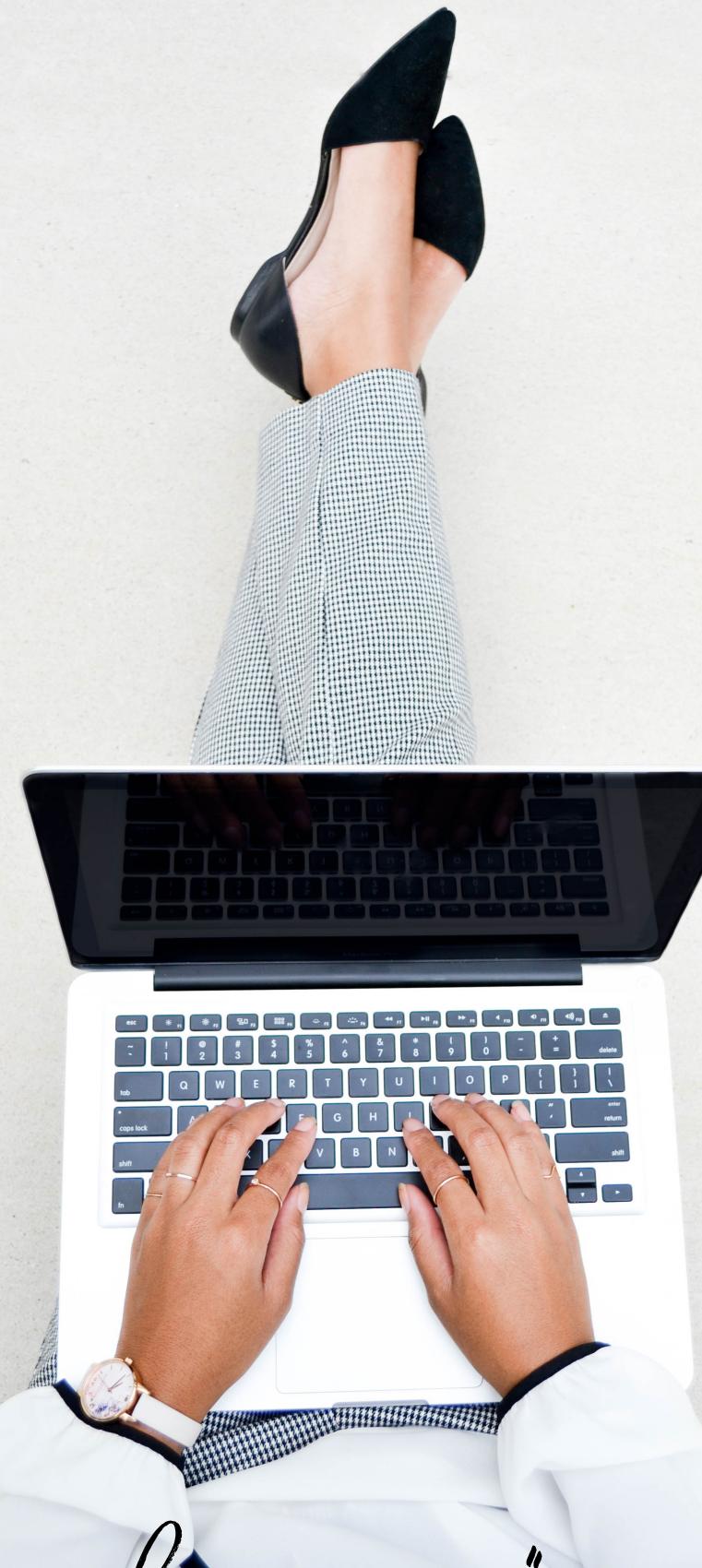
This time your finances will grow!

This time debts will be paid!

This time planned trips will be taken!

This time you will live your best boujee budgeted life!

"Trust the process."



The 5-step process:

1

KEEP IT 100

Before you begin this journey into "New Money" you have to give yourself permission to be honest with yourself. No lying to make yourself feel better about poor spending habits. No Excuses! Accept your financial flaws and learn from them.

2

WRITE DOWN YOUR GOALS

Develop a clear understanding of why you want to manage your money. What is your end goal, your mid-point, your starting point? For each monetary amount, attach a reason why to it. Example Starting Goal: Save \$100 monthly. Why: "To prove to myself I can be disciplined."

3

PULL EM'

Now it's time to pull those receipts. Print out your bank statements. Go through each purchase over the past month and separate "want" vs. "need" next to them. When you are finished, add up your "wants" then add up your "needs". Next, subtract your "wants" from your total income. You now see the money you could have either saved, invested, or used to pay down debts.

4

THE NEED

Now that you have determined what your needs are, you will build your budget from here. Needs come first, then savings, then investing. After, those three have been established, what's left over is your free spending money. Do whatever you want with it.

5

DON'T DO IT BOO

Budgeting is not for the weak, it is for the FOCUSED. Don't say you want something and then let a temporary pleasure throw you off your game. You are budgeting to build for your future.

Don't Quit! DON'T DO IT BOO!



Remember:

Budgeting does not mean you are broke. Budgeting means you are creating positive financial habits to secure a better financial future.

Nothing is guaranteed, life is FULL of the unexpected. I often hear that, "you can't take it with you when you die" so you might as well spend it while you have it, and enjoy life.

Listen, if you do not have any outside responsibilities or future goals, and don't plan to age. Then by all means spend until you can't spend anymore.

However; it is highly unlikely that this is the case. You are reading this because you care about your money. You care about your future and you care about yourself.

There are plenty of ways to make budgeting fun. These ways require various levels of discipline, to truly receive the desired goal.

These 5 Steps are amazing steps to start getting you to move forward. Please understand that budgeting is more than a 5 Step Process. As your budget develops, it is important to review your budget monthly, and adjust quarterly as needed. This is a big step for you. But, I know you can do it!



want to learn more?

If you would like to learn more, I have put together a Budgeting Masterclass to coach you through setting up a custom budget that is specifically tailored to your financial needs.

Throughout my banking career and years in the financial industry, I have been blessed with the ability to study people's successful and unsuccessful money habits. These real world experiences coupled with the tricks that I have used to better position my family, will be sure to guide you down a clearer more direct path to financial freedom.

In the Budgeting 101 webinar we will cover: The basics of budgeting. Setting attainable financial goals. Identifying the lifestyle you can afford. Creating an effective savings plan, and establishing the best practices for creating and sticking to your budget.

SIGN UP FOR THE BUDEGTING MASTERCLASS

Be sure to follow on social media and stay up to date with new product releases! @TheBoujeeBanker_

