



Resistance to Budgets

Money Maps

Let's take a look at what a budget is and what it's not. I first mentioned it back in the Introduction, referring to it there as the "dreaded" budget. If you related to this description back then, perhaps your attitude has changed as a result of the work you've done in the course. The discussion here addresses the common negative attitude toward budget. My hope is that it will dissolve any residual resistance (or even animosity) toward budgets that you may still be holding.

The typical view of a budget is that it's a plan of restriction, analogous to a diet that demands discipline while stealing your freedom and pleasure. This view reeks of disempowerment and rarely works. It tends to set up a dynamic in which the budget takes on the role of an external authority telling you what you can and can't do. Rebellion is a natural reaction when control is imposed like that. Thankfully, as you certainly know by now, this model of a budget is not at all what we're going to work with here! The focus in the course on empowerment, creativity, and setting you up for success will continue to lead the way here.

In contrast to this outworn, restrictive model, the Art of Money budget is something that emerges from inside of you. It's your own personal creation, born of your goals and intentions, a reflection of what's important to you now, at this particular stage of your life. It serves as a supportive friend with which you have an interactive relationship. It becomes imprinted with the life course you choose for yourself, and then it holds and reflects that back to you. It serves to guide you, maintaining your direction and forward movement, helping you get back on track when you go astray. In these

ways, it continually provides opportunities for learning, growing, and—don't forget—celebrating!

A Different View

Let's back up and see how we can build this new model. We start with the most simple and neutral definition of a budget: a list of planned income and expenses. To give it a little boost of energy, we can expand the definition to be: a tool that tracks and aligns our spending habits with our life intentions and goals. Two key features embedded in this expanded definition are dynamism and vision.

Dynamism refers to flexibility and change. Your budget is not a static entity, standing off in the distant, barking orders at you. Its first level of dynamism is when it gets created during the annual practice and then revamped and updated each successive year (or twice a year if you so choose). You first gently survey the big-picture of your life, noting the life phase you're going through (or about to go through) now. Each phase of life presents different requirements and opportunities. All this is taken into account when you come up with your individualized plan.

Dynamism also enters the picture at the monthly level. The annual practice steps create the plan and then the monthly practice is when you check in with the plan. You take stock of how it's going. Does the plan still make sense? What course corrections would be helpful? Where do you make adjustments? To repeat the metaphor of the conversation, the annual practice that generates the budget is like the opening statement in a conversation about what your best life looks like. The monthly practice is the reply, the feedback coming from your lived life that informs and adjusts the conversation. This conversation can serve as the container of the ongoing exploration and experiment that is your life.

So what you really have on your hands is a great new tool to help you get to the life that you want! And that's where my name for a budget comes in. I like to call it a Map of Intention because it helps you get where you want to go! Of course, you can call it anything you want to. Some of you may be fine calling it a budget at this point. Other possible names include "Goal Plan" or "Money Plan." A term that's frequently used by financial planners is "Spending Plan." If you like this name, be sure to remember that the big picture of the budget includes goals that pertain not only to expenses, but also to income, saving, and investing, as well as debt repayment for those of

you that have debt. Take a moment now to consider what name feels right to you. Now may also be a good time to do a body check-in to help you notice how these ideas about budgets are affecting you.

Dropping Additional Avoidance

In addition to avoiding restriction, people tend to resist budgets for (at least) two more reasons. These reasons have to do with numbers and vision. In terms of numbers, most people, regardless of their income level, tend to avoid contact with the concrete reality of the currents of money that flow in and out of their lives. Perhaps you can relate! Others of

you may know your numbers and feel that it's no big deal. If so, bravo! Perhaps take a moment to ask yourself how it's come to be an easy issue (or a non-issue) for you. Has it always been this way or were you able to intentionally shift it somehow? Definitely also take a moment to celebrate this ease and clarity.

In the Money Practices phase of our journey, you were directed to see your actual numbers regarding your income and expenses in the context of the monthly practice. Your exact numbers may still be a mystery to you. Soon this mystery will resolve into clear knowledge. And this knowledge, as the saying goes, is definitely power—the power to make conscious choices and changes in your financial landscape. There may still be some fear, but don't let that stop you. It's possible, however, that some of will need to start tracking your income and expenses for a few months before you are able to be clear on your numbers. Regardless, this month's materials helps you take the next step in planning and shaping your budget landscape in a proactive way.

I certainly understand the potency of the fear and how it can persist despite a shift in our larger perspective. On the audio, I relayed two stories—one about myself and one about a former student. Both stories involved the fear of showing other people our numbers in group settings. This group situation is beyond the scope of this course. However, the fear around being transparent even with just ourselves is significant, and typically runs on many years' worth of momentum. Once you've stretched to be transparent with yourself and acknowledged and honored all the feelings that arise as you do so, you can gradually consider being transparent with trusted, close people in your life, like your spouse or partner, parents, children (if of an appropriate age), colleagues, or close friends.

The other source of resistance to budgets has to do with the vision piece of it. In order to engage this feature of a supportive budget, you need to get in touch with matters to you, with what your dreams are, with what gives your life meaning and purpose. Now, you don't need to have answers at the outset. But you need to be interested in knowing, need to be willing to engage in the process. And many people aren't interested and aren't willing. There are many reasons that people might want to stay disconnected from themselves in this way. I won't start listing them out here. The important point is that you're not one of these people! Or, to be more accurate, I'll say that I don't think you are, because you wouldn't have stuck with this course all the way to Month 8 if you didn't want to be more connected to yourself in this way!

So in summary, we've just covered restriction, numbers, and vision as three common themes that lead to resistance to typical budgets. And we have invoked three responses in order to reclaim budgets as the profoundly helpful tool and ally that they can be.

These responses:

1. Reframing and shifting your perspective on the function of a budget and renaming it accordingly.
2. Wanting to see your numbers!
3. Wanting to connect to your life vision and passion!

Reflections

1. Do you resist budgets? What is the source of your resistance? What does your resistance look like?

2. How can you shift perspective to open up to “budgets” in a new way? What name do you prefer for this process (Map of Intention, Spending Plan, something else)?