

BUDGET RESISTANCE

WHY YOUR “BUDGET RESISTANCE” IS WISE (AND A FAR, FAR BETTER WAY)

I don't know about you, but I can feel my jaw tighten and tummy get a little queasy, just looking at that dreadful word: *budget*. I don't like this word -- and I don't like a lot of what it stands for. (Yes, even as a Financial Therapist!!)

I know I'm not alone. Almost every person I've ever worked with has had resistance to budgets -- some level of “budget baggage.”

Can you relate? Maybe you've felt your attitude towards budgeting shift thanks to the work you've done so far in *The Art of Money*. But if you still have any resistance (or even hatred) towards budgets, now's the time to look at it.

Don't worry: I'm not going to ask yourself to get over your resistance ... or to just “power through” and “do it anyway.” I actually think there can be a lot of wisdom in our resistance! And when we pay attention to our resistance, it can sometimes point us towards a wiser, more aligned way of doing things. (That's the new framework for budgeting I'll share with you in a bit!)

So let's go through the most common reasons folks have for resisting budgeting -- and get a sneak peek at how we'll be doing things differently.

BUDGET BAGGAGE #1: IT'S ALL ABOUT DEPRIVATION

Most people think about budgets as a restrictive regimen that harshly limits their spending. “OK, only \$50 per week on groceries -- that’s *it!*” “No, I can’t go to the movies with you, because it’s not in my budget. *Sad trombone.*”

Like a fiercely restrictive diet where you count calories and weigh out food portions, this kind of spending plan robs your freedom and pleasure. It reeks of disempowerment. It sets up a dynamic where the budget is your external authority figure, telling you what you can and cannot do.

This kind of control naturally leads to rebellion. That’s why this kind of budgeting is almost always doomed to fail. Just as overly strict diets lead to guilt-ridden binges, overly strict budgets often lead to rebellious over-spending. (Are you seeing how wise you are to resist budgeting, if you think it’ll be like this?)

THE WISER WAY

Thankfully, as you certainly know by now, this budgeting approach is not at all what we're going to work with!

Our focus is on empowerment. Creativity. Listening to *your* inner authority -- and lining up your life in accordance with that.

That's why the Money Maps approach you'll learn in the Art of Money **emerge from inside of you**. Your Money Map is your own personal creation: born of your values and intentions, reflecting what's important to you now, and guiding you towards your goals and dreams.

Instead of a strict, external authority figure, your Money Map serves as a supportive friend, reflecting back to you the intentions you've set for your life, helping you maintain your direction and forward movement.

Note: Of course, some people respond well to firm financial boundaries -- just as some people thrive on extremely specific eating plans. Depending on your personality and phase of life, this strict approach may work well for you. Just remember: healthy discipline should never feel like punishment, and an income and spending plan needn't feel harsh to be smart.

The more compassionate we can be with ourselves here, the more sustainable our systems will be. As you'll soon see, there *is* a way to create a plan that brings intention and focus to your income and expenses without making you feel limited or restricted.

YOUR TURN

Think about restriction + budgets in your life. Did you assume budgets just had to be restrictive? Have you ever tried budgeting and found it too restrictive? What happened next, and how did it feel? Did that make you resist budgeting, in the future? What about now -- can you see the wisdom in *not* being too restrictive? How does it feel, imagining this new, different approach to budgeting?

Notes:

BUDGET BAGGAGE #2: NUMBERPHOBIA

You might envision a budget as being a long, jumbled list (or spreadsheet) of numbers, with just enough words or concepts to make it hang together. And that might make you resist ever creating one!

Most people -- regardless of their income level, I assure you! -- tend to avoid contact with their real financial numbers: those currents of money flowing in and out of their lives, printed in irrefutable black 'n white. Can you relate?

You might even think, "I'm bad at math, therefore I can't do a proper budget." I know I had that judgment/fear about myself for many years! But really? It's simply not true.

Fear is potent. And the fear around being transparent about money -- even with just ourselves -- is significant, and typically runs on many years' worth of momentum.

You might have huge resistance to looking at your numbers. Or you might be intimately familiar with them and feel like looking is no big deal.

In the Money Practices phase, we worked with looking at your actual numbers in the monthly practice. Your exact numbers may still be a mystery to you -- if so, this fogginess will soon resolve into clarity. And as the saying goes, this knowledge is definitely power: the power to make conscious choices and changes in your financial landscape.

THE WISER WAY

If you still have some fear about looking at your numbers, don't let that stop you. You may choose to go slowly -- and you know I'm a big champion for honoring your own pace! Some people need to track their income and expenses for a few months before their numbers start to get clear.

However comfortable with or afraid of your numbers you may be, this month's materials will help you take the next steps in consciously shaping your financial landscape.

Also, please remember:

Everything to do with your money is about far, far more than just numbers.

Including your budget -- er, Money Map. *Especially* this.

It is not enough to simply look at the numbers and all the externals of your financial reality: income and expenses. Any financial plan *must* remain connected to our deep, inner values, goals, purpose, and dreams for it to succeed.

So if part of your resistance to budgeting is due to the inkling that it will ignore your values and dreams -- bravo! This is very wise of you. And don't fret: aligning your inner values with your outer cashflow is exactly what we're up to, here.

YOUR TURN

How easy is it for you to look at your numbers? Has it always been this way, or were you able to intentionally shift it somehow? Take a moment to celebrate any ease and clarity you have -- whether natural or hard-won.

What about boiling things down to just-the-facts-Jack? Did/do you have this fear, around budgeting? Do you feel a little relieved, knowing we'll be incorporating your values and dreams?

Notes:

BUDGET BAGGAGE #3: YOINKS, IS IT PERMANENT?!

There's something about writing things down -- especially in a spreadsheet -- that can make them feel permanent. This fearful assumption certainly applies to budgets -- and it can kick up a ton of resistance.

What happens when you have an unforeseen expense that doesn't fit into your budget -- like an unexpected vet bill, a chance to go on vacation, or a course that feels like the perfect investment in yourself? What about unexpected cashflow dips, which are common for many entrepreneurs?

Many people assume budgets are too rigid to accommodate these natural ups and downs and ebbs and flows and surprises. And they might even let this fear/misperception keep them from creating and sticking to a budget. If this describes you? Good on ya! A good Money Map must be able to shift and flow with you, with your life, over time.

THE WISER WAY

When you create your Money Map, you imprint it with the intentions you're choosing for yourself. It then holds and reflects these back to you, guiding you and helping you get back on track when you go astray. But ultimately, you are in charge of the course of your life -- not your budget! Your Money Map is a tool to support your dreams and priorities, recognizing that these may (and will) shift over time.

Your Money Map is NOT a static entity, standing off in the distance, barking orders at you. It must be able to flex and change. You are always shifting and changing, and life is always fluxing and flowing -- so your Money Map must be dynamic, too, so it can reflect and support this.

First of all: the Money Maps phase of the Art of Money methodology is all about recognizing what phase of life you're in now -- and where you're heading, over time. This perspective is baked right into your Money Map when you create it. You see, each phase of life presents different requirements and opportunities, and all of this is taken into account when you create your Money Map. You'll gently survey the big-picture of your life, noting what life phase you're going through (or are about to go through) now.

Then, you'll check in with your Money Map at each monthly practice. You'll take stock of how it's going. Does this plan still make sense? What course corrections would be helpful? Where do you need to make adjustments?

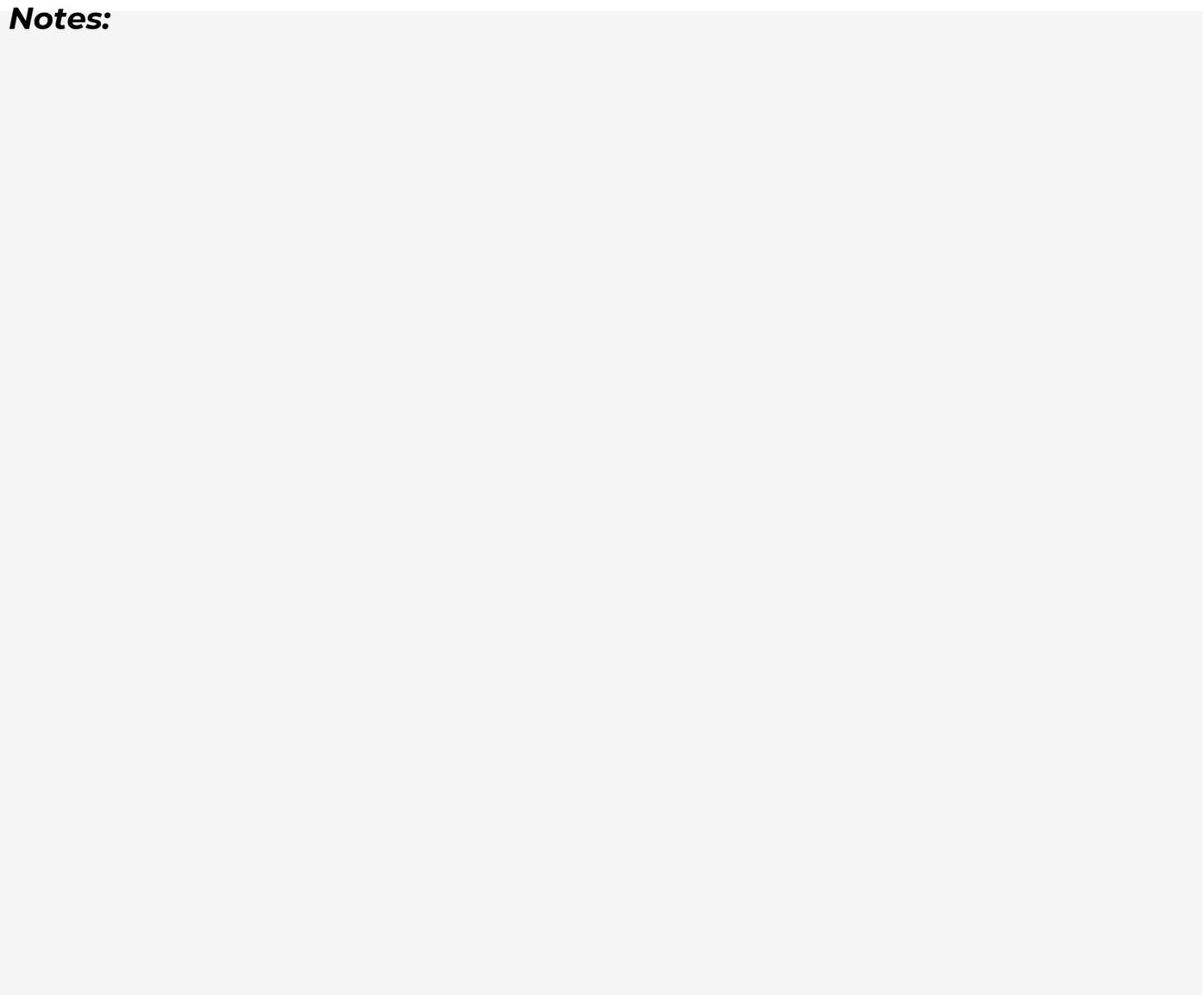
Your Money Map is like a conversation. The annual practice is an opening statement about what your best life might look like now, and how money could support that. Then, the monthly practice is the reply: the feedback coming from your lived life, informing and adjusting this conversation.

The important thing, here? Is to keep having the conversation. This is how you stay engaged with money, within the ongoing exploration and adventure that is your life.

YOUR TURN

Does this kind of resistance resonate for you? Did you think creating a budget might lock you into something longer than it would work? Have you experienced this before, with money? What about now -- how do you feel about moving forward with a dynamic Money Map?

Notes:



BUDGET BAGGAGE #4: NO DREAMING ALLOWED

Here's a piece of resistance that might not come up with traditional budgeting -- but just may encounter it in creating a Money Map so I want to mention it now.

You see, in order to create and keep engaging with the kind of Money Map we'll be exploring, you need to do some **visioning** .

I'm talking about getting in touch with what matters most to you. What are your dreams? What gives your life meaning and purpose? What do you *love* , and what is beckoning you forward?

Now, you don't need to have answers to these questions at the outset. You can still create a Money Map if you're foggy on all this. But you do need to at least be interested in knowing these things -- you need to be willing to engage in the process.

Many people aren't interested in this kind of self-awareness or visioning. There can be so many reasons for this. Perhaps you decided in early childhood not to want things, because you never got what you wanted (or it got taken away). Maybe your family or culture never supported big dreams, but instead told you to "keep your feet on the ground." Or maybe you feel like you aren't worth pursuing your dreams.

Deep breath.

If you're feeling some of this resistance -- or if you start to feel it in the coming weeks and months -- that's OK, dear friend. You're not alone. And? It's *not* a reason to quit.

This is yet another reason we started this journey with Money Healing -- and all those gentle, compassionate tools and Money Story excavating. This is the foundation of all of our money work together, including creating your Money Map. Those Body Check-Ins, somatic tools, compassionate curiosity, and insights about your lineage and values will continue serving you, throughout this Money Mapping phase.

Let me say it again: if you have this resistance, or if you aren't clear on your dreams and values and goals -- that's OK. All you need is some willingness to engage with these questions -- some curiosity -- to keep going. And the fact that you've stuck with this course all the way to September? Proves you've got the drive to be more connected to yourself and your money in this way!

YOUR TURN

What's your relationship to deep visioning and dreaming? Is this hard for you, or does it come naturally? What about when it comes to money?

Notes:

A FRESH FRAMEWORK: YOUR MONEY MAP

Let's back up and get really simple, for a moment. The simplest, most baggage-free and neutral definition of a budget might be:

A list of planned income and expenses.

OK. That doesn't look too bad, right? Maybe a little boring? Let's give it a boost of energy:

A tool that tracks and aligns our spending habits with our life intentions and goals.

Oooh, that's getting better, right?

Remember: this includes vision (your dreams and values) and dynamism (how your vision and reality shift over time).

So what we're really dealing with here?

A tool to help you get the life you want.

Ahhhhh.

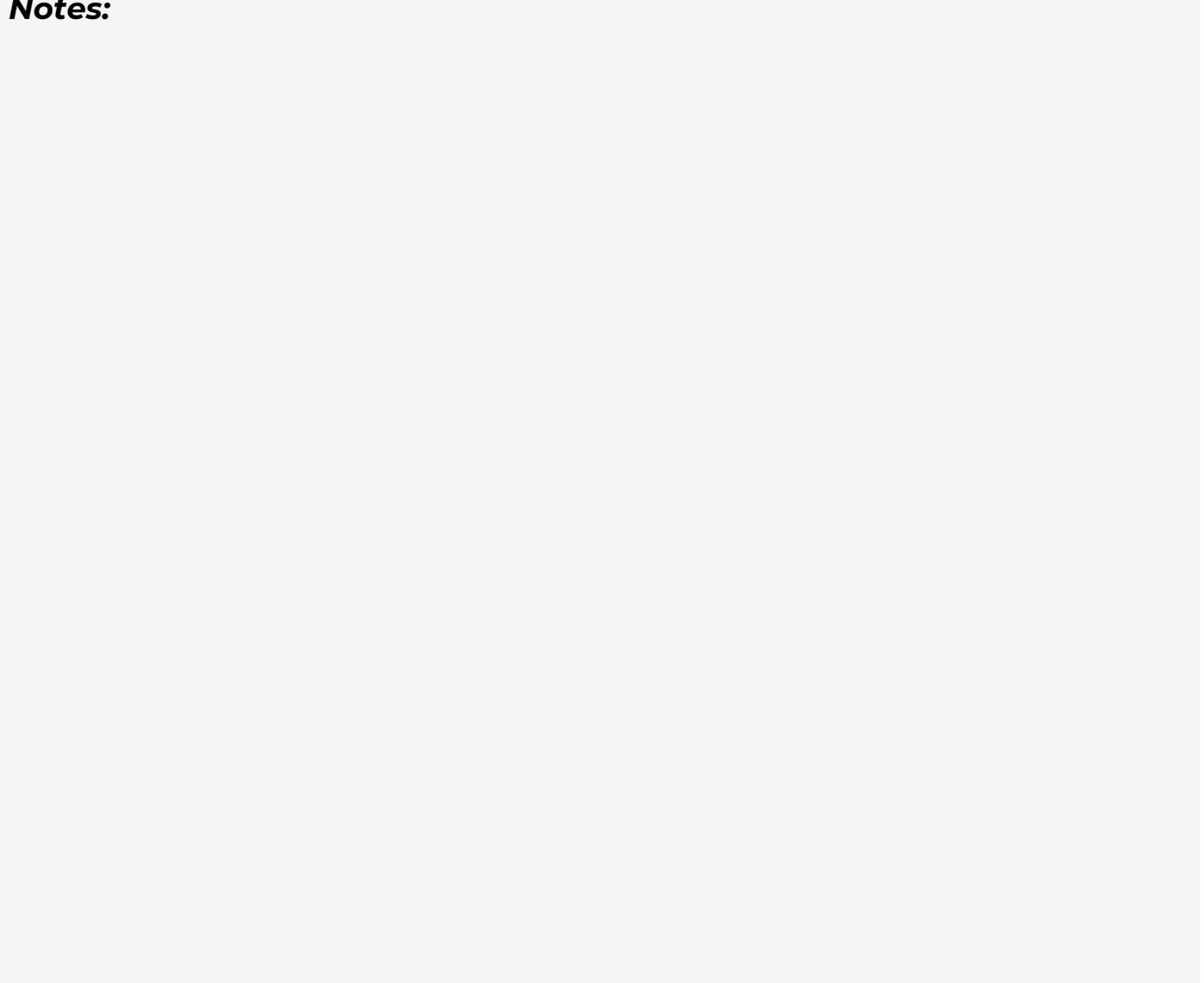
This is more than a budget. It deserves a whole new name, methinks. I like to call it a Money Map, because it helps you get to where you want to go! But of course, you can call it anything you want. Other possible names include: "Money Plan," Goal Plan," "Map o' Money Mojo" ... anything you like.

You might even call it a "budget," still. One term that financial planners often use is "Spending Plan." If you like this and go with it, just remember that we're not just talking about expenses, but also looking at the other money areas: income, saving, investing, and any debt repayment.

YOUR TURN

Body Check-In time! Notice: how are these ideas about budgets affecting you? Also take a moment now to consider what name feels right to you.

Notes:



Anything else coming up for you? Do you resist budgets -- and if so, what does this look like? What is the source of your resistance? How can you shift perspective to open up to budgets or Maps of Intention in a new way? Did you read anything here that particularly stood out for you or made you feel excited or relieved?

Notes:

