

# Creating a Budget Can Be Fun

There's another reason many of us despise budgeting. It focuses on all of our "need to" and so often doesn't leave room for any "want to." But month after month, leaving out the "want to" isn't realistic. At some point, we get frustrated and often toss our whole budgeting effort out the window.

What if you could create a spending plan that focused on you, on your priorities in life, on what brings you joy and inspires you? What if the **first numbers** you dropped into your spending plan were about how many concerts you'd like to go to next year, how much that ceramics class you've wanted to take will cost or the monthly fee to join the yoga studio down the street? Creating a spending plan like that almost sounds like fun, doesn't it?

A spending plan is a tool to support you and your life, and it should be used to do just that. Of course, it should also be achievable, reasonable, and to the extent possible, unrestrictive.

Completing the next four pages will prepare you to start thinking about your Ideal Budget, the budget you would like to work toward having in three to five years, or sooner if possible. And once you get those under your belt, you'll be ready to jump in to complete all of the areas of your budget.

