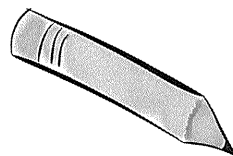


Now for Your Actual Budget

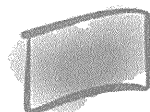
Now it's time for the nuts and bolts, the Actual Budget that you'll need to use for the next several months. It sits right next to your Ideal, because it's important to keep your eye on your dreams and goals. But it's time to move into your current reality.

The first Actual Budget you develop will be the hardest. You're building a muscle that you've never worked before. You can tell yourself it's an awful horrible thing you have to do, or you can tell yourself it's a fun exercise that it going to help change your life. It's up to you. Take the time to look at all of the categories. Use all you've learned to make the best estimate you can in each area.

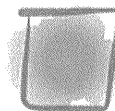
Are you a perfectionist? If yes, you'll need to set that trait aside for a while. You can work on a budget for 2 hours, 8 hours, 20 hours or 50 hours. The only thing they'll all have in common is that they'll all be wrong. **Budgets are an art form, not a science.** There is no "correct answer," so spending 50 hours creating one might make it a little bit better than the 8 hour budget, but not enough to make a difference. It's far more valuable to spend 2-4 hours creating a budget, and then every few months spending another hour or two adjusting and improving it.



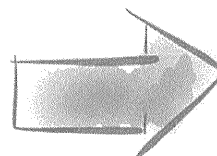
Fill in below



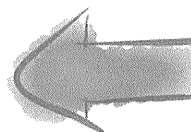
Commit to spending no more than _____ hours developing your budget.



Choose at least 3 categories from your ideal budget to weave at least part of into your budget.



Carefully consider budget categories that need set asides.



Notice how much of your budget has to go to your past.