

The Anti-Budget

say **goodbye** to old-
school budgets and
reduce financial stress

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How This Works

Here's the deal: Traditional budgets don't work because 90% of us don't have the *desire* to track every penny spent in a dozen categories nor the *resolve* to say "You know what guys? I'm over-budget on going out, I'm staying home Friday night."

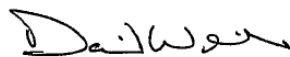
Here's the fix:

- Track your spending automatically
- Know your Nut—your fixed monthly expenses plus savings
- Put these bills and transfers on autopilot
- Spend the rest without worry

The worksheet on the next page will help you calculate your Nut; the fixed amount of expenses you need to meet every month plus what you want to save. What's left, you can spend without worry.

*Note that if there's not enough left to spend, you need to look at **big ways** you can either reduce your Nut or [earn more money](#).*

Questions or suggestions? Hit me at david@moneyunder30.com.



Your Monthly Nut

1	Housing Rent or mortgage including taxes and insurance.	\$
2	Debt Include student loans, auto loans, and the <u>minimum</u> monthly payments on all credit cards.	\$
3	Other E.g., car or health insurance premiums, child care, or utilities with <u>fixed</u> monthly payments.	\$
4	Savings <ul style="list-style-type: none"> • Cash for emergencies and short-term goals • Investments for retirement and long-term goals • Extra loan/credit card payments for accelerated debt payoff 	\$
5	Total Nut	\$

Your Spending Allowance

6	Monthly Take-home Pay	\$
7	Monthly Take-home Pay – Nut (6 - 5)	\$
8	Your Monthly Spending Allowance	\$