

# The Low-Effort BUDGET GUIDE

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Practical Tools for Busy Parents

A realistic way to stop wondering where your money went.

You don't need to track every dollar or color-code your spending. You just need a way to see what's working, what's not, and where your money actually wants to go.

## Step 1: Choose Your Big Three



Pick three key priorities for your budget this month. Not sure where to start? Ask yourself: **"What's stressing me out the most financially right now?"** Focus on fixing that first. Some common priorities:

- Covering essentials (rent/mortgage, utilities, groceries)
- Paying down debt
- Building savings or an emergency fund
- Setting aside money for a goal: travel, home projects, a bigger purchase

## Step 2: The One- Page Budget



Keep it simple. Break your spending into these categories:

- **Essentials:** Housing, groceries, utilities, insurance
- **Financial Goals:** Savings, debt, investments
- **Flexible Spending:** Dining out, shopping, entertainment
- **Unexpected Costs:** Car repairs, medical bills, last-minute stuff

Make it yours—adjust categories to fit your spending habits. If a category doesn't apply, swap it out for something that does.

## Step 3: Find Extra Money (Fast)



- **Check for forgotten money:** Old gift cards, unused rewards, cash-back points—you might have more than you think
- **Sell something you don't use:** An old gadget, clothes, or books can turn into extra cash
- **Skip one thing, save the amount:** Takeout, coffee, late-night shopping scrolls—whatever you skip, move that money to savings or debt
- **The \$5 swap:** Each time you pick the cheaper option, move \$5. It adds up quicker than you'd think

## Weekly Gut Check



Take two minutes at the end of the week to ask yourself:

- Where did my money actually go?
- What helped me stay on track (or didn't)?
- What's one thing I want to handle differently next week?

One small change is enough. Pick something doable and stick with it. That's what builds momentum.