

Here at **The Art of Finance**, we believe a personal budget is easily your best tool for building wealth and finding financial peace. Of course, so many of us have set out on a budget-creating quest with the greatest of intentions, only to look back a few weeks later with frustration and regret. The idea behind our budget system is to fund the most important things first at the top, and end with the least important items at the bottom. It will help you ensure that the essentials get your dollar's top priority! We have personally seen the positive effects of this particular model in our own lives, as well as in the lives of our amazing clients. Now, we sincerely hope it will help transform yours!



THE ART OF FINANCE'S
Best Budget

BLUEPRINT

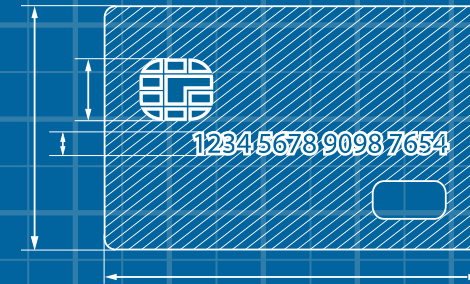
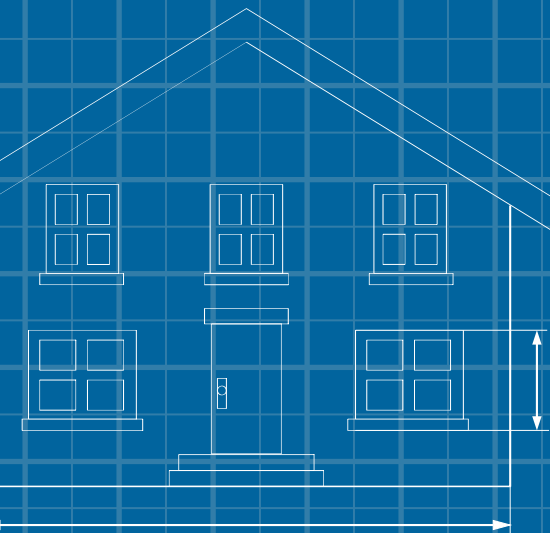
FINANCIAL PLANNING FOR THE CREATIVE CLASS

☑ 1 ESSENTIALS

- \$ Housing
- \$ Utilities
- \$ Groceries
- \$ Phone
- \$ Internet
- \$ Essential Clothing
- \$ Car/Health Insurance
- \$ Transportation

Let's start by keeping a roof over our heads, the lights on, and making sure you can get to work! Your spending power always goes into these envelopes first, no question.

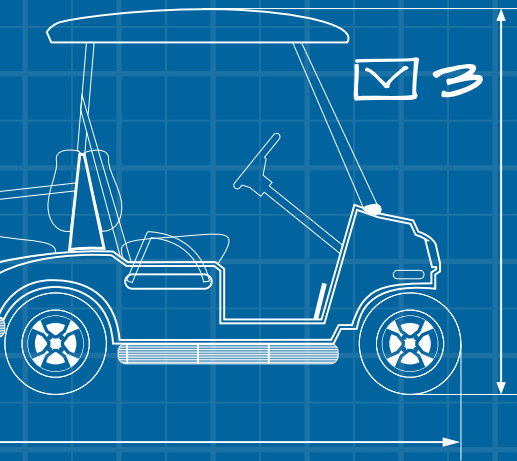
**Note! Dining-out is not included here but don't worry, that comes later! **



☑ 2 DEBT

- \$ Credit Card Debt
- \$ Car Payments
- \$ Student Loans

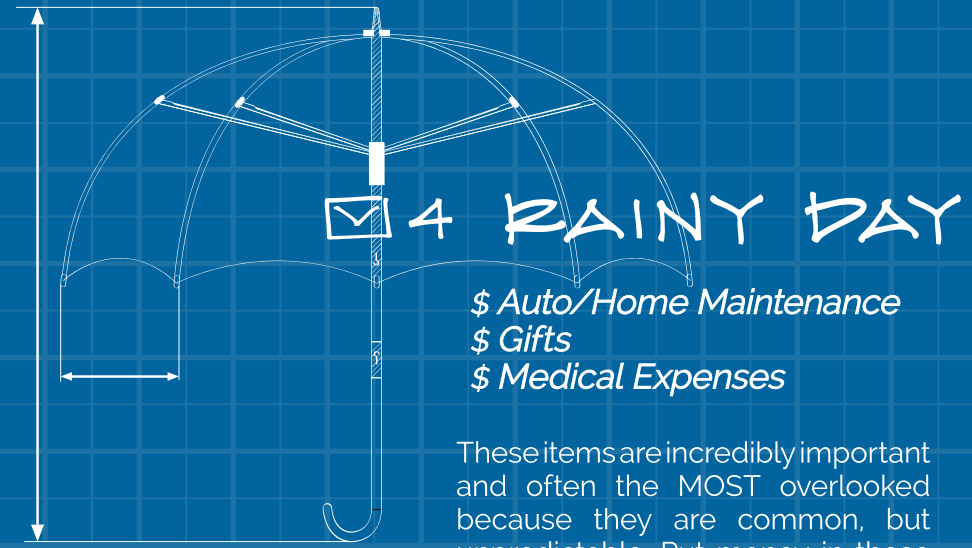
You will not regret making the payoff of your debt a top priority. Remember, getting out of debt requires focus and real intention. As Dave Ramsey says "You can wander into debt, but you can't wander out."



☑ 3 RETIREMENT

- \$ IRA Contributions*
- \$ Savings*
- \$ Investments*

We know retirement might not seem like the sexiest thing to focus on, but think of it as buying your future self an awesome night on the town!



☑ 4 RAINY DAY

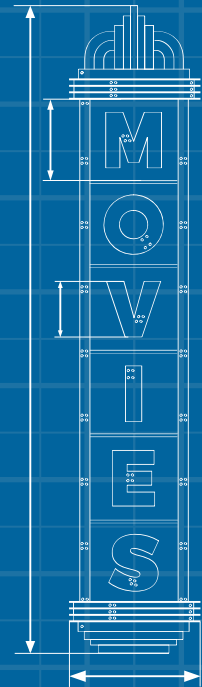
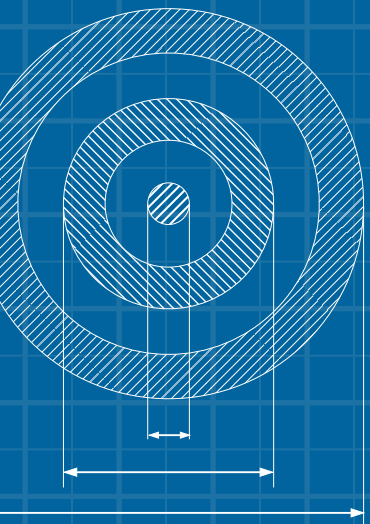
- \$ Auto/Home Maintenance*
- \$ Gifts*
- \$ Medical Expenses*

These items are incredibly important and often the MOST overlooked because they are common, but unpredictable. Put money in these mini emergency funds every month and that next flat tire won't flatten out your fun!

☑ 5 GOALS

- \$ Home Remodel*
- \$ Family Vacation*
- \$ New Car*
- \$ Home Downpayment*
- \$ Second Honeymoon*

People like to wait until they have "extra" to throw at financial goals. But if you start NOW, we guarantee you'll save a ton on your bottom line.
 Pro-tip - Only Focus on 2-3 short term and 1-2 long term goals at a time or you risk getting frustrated by your perceived lack of progress



☑ 6 FUN

- \$ Eating Out*
- \$ Movies/Music*
- \$ Fitness*
- \$ Clothing/Accessories*
- \$ Performing Arts*
- \$ Splurge Money*

Now it's time for some guilt-free fun! Take care of what's listed above FIRST, and enjoy these things knowing you're not stealing from your future self.
 ** Pro-tip -Use only physical cash for splurge money and you'll probably spend up to 40% less than you would using a card!**

