



# Budget Meeting

# Guide



## The Nerd

Budgets are your love language. Every month, you find a thrill in planning what's coming and seeing how you're going to adjust budget lines to make it happen.



## The Free Spirit

You take much more joy in spending the money on good times than budgeting. This doesn't mean you're bad with money. It just means you prefer not to take time to think about it.

Download  
EveryDollar  
for FREE



# Welcome

Welcome to the wonderful world of budget meetings. With this 12-month guide, you'll take all the guesswork out of how to turn this necessary time from *oh no* to *heck yeah!*

## Step 1: Mark Your Calendar

Go ahead and get budget meetings on the calendar for the rest of the year! Whether you set a meeting for the last Sunday of every month or handpick the days, just make sure you have a date on the calendar.

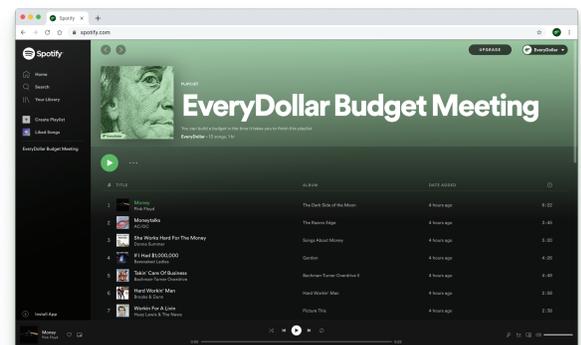


## Step 2: Set Your Money Goals (Long and Short Term)

Dream and talk about your goals for the future with your accountability partner. What is something big you want to make happen this year (a beach vacation, retirement savings, paying off debt)? These can be one-week, three-month, or one-year goals.

## Step 3: Have Fun With It

Make a budget meeting playlist. (If you're a Free Spirit, this might be your time to shine!) Change it up each month if you want, as long as the tunes inspire you to have more fun as you go. Check out our EveryDollar playlist for inspo!



## Step 4: Bring the Snacks

It's in everyone's best interest to have snacks at your budget meeting. So, pop that popcorn or spread the charcuterie and get ready to budget like you've never budgeted before.

# JANUARY BUDGET MEETING

You made it! Welcome to your first budget meeting of the year. If you want, start off your meeting with your accountability partner with this icebreaker:

*If you had five million dollars, what's the first extravagant purchase you'd want to make?*

## Start the Meeting

### Step 1: Set a timer.

This shouldn't take forever! Set a timer for 30 minutes, and start that playlist.

### Step 2: Review last month.

Look back at how last month went. Don't shame yourself over any mistakes you made. Just quickly review your challenges and victories.

### Step 3: Plan for this month.

What's coming up this month that will change your budget? Don't forget holidays, celebrations and seasonal expenses. Copy your budget from last month, and make the changes you need.

### Step 4: Review your goals.

How's it going with your money goals? Are you on pace? Are you off track? What can you do to get moving? (This is a great place to bring in your accountability partner!)

### Step 5: Celebrate!

Plan a way to celebrate your wins. Think of a budget-friendly way to help you stay motivated—all year long.

## Budget Notes:

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## Common January Budget Items

- Gym memberships
- Yearly planners
- Cold weather clothing
- Clearance holiday decor
- Home goods



## Milestone Countdown

The amount of money left before you reach your next financial milestone:

\$ \_\_\_\_\_



# FEBRUARY BUDGET MEETING

Can you smell that? Love is in the air! Must be budget meeting time. If you want, start off your meeting with your accountability partner with this icebreaker:

*What's a song you could listen to multiple times a day and not get tired of it?*

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## Common February Budget Items

- Valentine's Day
- Spring break sinking fund
- Presidents' Day sales
- Tax prep and filing



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# MARCH BUDGET MEETING

Did you know most people give up on their goals this month? Not you! If you want, start off your meeting with your accountability partner with this icebreaker:

*If you could get free tacos or free pizza for a whole year, which would you pick and why?*

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## Common March Budget Items

- St. Patrick's Day
- Spring break
- Tax prep and filing
- Basketball tournament
- Seasonal clothes on sale



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# APRIL BUDGET MEETING

April budgets bring May flowers. . . wait, that's not how it goes. If you want, start off your meeting with your accountability partner with this icebreaker:

*Which pattern describes your personality best?  
Plaid, paisley, polka dots, animal print or solids?*

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## Common April Budget Items

- Easter
- Lawn and outdoor expenses
- Earth Day
- Cleaning supplies
- Summer vacation sinking fund



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# MAY BUDGET MEETING

Your budget may need some tweaking to be ready for summer. You. Got. This. If you want, start off your meeting with your accountability partner with this icebreaker:

*If you could jump into the cartoon universe and spend a week with one fictional character, who would it be?*

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## Common May Budget Items

- Mother's Day
- Summer sports
- Summer camp
- Air conditioning bill
- Summer vacation sinking fund



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# JUNE BUDGET MEETING

Budget like it's hot this month. (Because it is.) If you want, start off your meeting with your accountability partner with this icebreaker:

*What's a book you've read more than twice. Why?*

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## Common June Budget Items

- Father's Day
- Summer fun
- Childcare
- Summer vacation



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# JULY BUDGET MEETING

We think you should start a new tradition: Christmas in July. Start saving for the holidays this month! If you want, start off your meeting with your accountability partner with this icebreaker:

*What's a hobby you'd pick up if money and time were no object?*

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## Common July Budget Items

- Fourth of July
- Summer fun
- Childcare
- Summer vacation
- Start saving for an all-cash Christmas



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# AUGUST BUDGET MEETING

Back-to-school time isn't just for kids. Challenge yourself this month to learn something new! (Just put it in the budget.) If you want, start off your meeting with your accountability partner with this icebreaker:

*When you were a kid, what was your absolute favorite toy?*

## Start the Meeting

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## Common August Budget Items

- Back-to-school cost
- National Thrift Shop Day
- All-cash Christmas fund



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# SEPTEMBER BUDGET MEETING

This month, say "goodbye" to summer, "hello" to fall—and "let's do this" to your budget. If you want, start off your meeting with your accountability partner with this icebreaker:

*What's your favorite smell and why?*

## Start the Meeting

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## Common September Budget Items

- Labor Day
- All-cash Christmas fund
- Fall sports
- Lawn care
- National Cheese Pizza Day



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# OCTOBER BUDGET MEETING

Don't let this month's purchases haunt you in the future—get it all in the budget! If you want, start off your meeting with your accountability partner with this icebreaker:

*If you could snap your fingers and suddenly love doing something, what would it be?*

## Start the Meeting

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## Common October Budget Items

- Halloween
- Fall activities
- Upcoming holiday travel
- All-cash Christmas fund
- National Taco Day



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# NOVEMBER BUDGET MEETING

As you make your budget this month, remember to be thankful for all you have and how far you've come! If you want, start off your meeting with your accountability partner with this icebreaker:

*Would you rather be able to fly or breathe under water? Why?*

## Start the Meeting

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## Common November Budget Items

- Thanksgiving
- Fall activities
- Upcoming holiday travel
- All-cash Christmas fund
- Black Friday sales



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# DECEMBER BUDGET MEETING

Make your budget. Check it twice. And stay on your own nice list by sticking to your budget this holiday season! If you want, start off your meeting with your accountability partner with this icebreaker:

*Most people would say you're \_\_\_\_\_, but actually you're really \_\_\_\_\_.*

## Start the Meeting

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## Common December Budget Items

- Christmas
- Upcoming holiday travel
- All-cash Christmas
- Winter activities
- Giving and donations



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