



The  
**BUDGETNISTA**  
Tiffany Aliche

# MASTER YOUR SPENDING & BUDGETING IN 5 DAYS

CREATE A BUDGET THAT CUTS YOUR  
SPENDING AND REDUCES YOUR DEBT

The

# BUDGETNISTA

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Hey Dream Catcher!

Welcome to the "Master Your Spending and Budgeting in 5 Days" guide! I'm Tiffany Aliche, also known as "The Budgetnista." I'm thrilled to have you here, ready to take charge of your finances. This guide offers a step towards financial wholeness, and I promise it's going to be worth it.

Over the next five days, we're going to dive into your spending habits, find ways to cut unnecessary expenses, and build a budget that works for you. By the end of this guide, you'll have a clear picture of your finances and a solid plan to reduce your debt. Remember, this is just the beginning – we'll be laying the foundation for financial success together.

Each day, we'll focus on a different aspect of your finances, helping you gather the information you need to make informed decisions. This isn't about depriving yourself; it's about making smarter choices that align with your goals.

Let's get started and make these next five days count!

# DAY ONE



## ANALYZE YOUR SPENDING HABITS

### Objectives

Understand where your money is going.

### Activities

- Collect and review your bank statements and receipts for the past month.
- Categorize expenses into needs vs. wants.

### Optional

Complete this activity digitally [here](#) or flip to the next page





# DAY TWO



## IDENTIFY AREAS TO CUT SPENDING

### Objectives

Find and eliminate unnecessary expenses.

### Activities

- Review the Spending Analysis Worksheet from Day 1.
- Highlight areas where spending can be reduced or eliminated.

# SPENDING REDUCTION PLAN

**CURRENT EXPENSE:** LIST OF CURRENT EXPENSES IDENTIFIED AS WANTS.

**REDUCED AMOUNT:** TARGET REDUCTION FOR EACH EXPENSE.

**NEW PLAN:** STEPS TO REDUCE OR ELIMINATE THE EXPENSE.

CURRENT EXPENSE	REDUCED AMOUNT	NEW PLAN



# DAY THREE



## CREATE A BUDGET

### Objective

Develop a monthly budget

### Activities

- List all sources of income
- Allocate money to each expense category
- Include savings and debt repayment

### Optional

Complete this activity digitally [here](#) or flip to the next page



# MONTHLY BUDGET

## SAVINGS

FUND <small>EMERGENCY, VACATION, ETC.</small>	AMOUNT

## DEBT

ACCOUNT NAME	PAYMENT AMOUNT

## SUMMARY

SOURCE	AMOUNT
INCOME	
BILLS & FIXED EXPENSES	
VARIABLE EXPENSES	
SAVINGS	
MONTHLY DEBT PAYMENTS	

# DAY FOUR



## IMPLEMENT AND MONITOR YOUR BUDGET

### Objective

Start following your budget and monitor your progress.

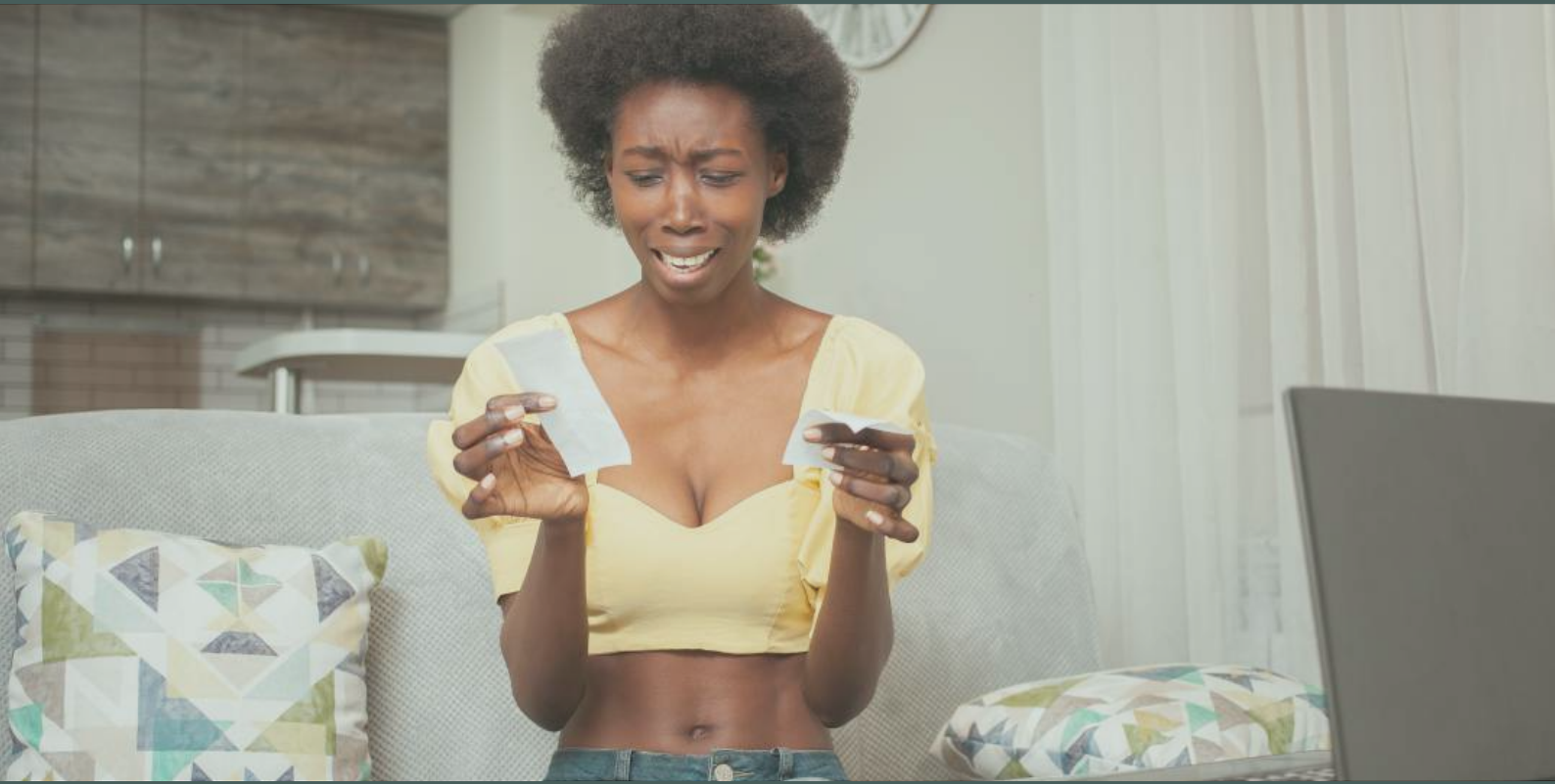
### Activities

- Begin tracking daily expenses using a budgeting app (my favorites are [Rocket Money](#) and [YNAB](#)) or by using the tracker included below.
- Compare daily spending against the budget.





# DAY FIVE



## PLAN FOR REDUCING DEBT

### Objective

- Develop a strategy to tackle and reduce debt.

### Activities

- List all debts, including interest rates and minimum payments.
- Choose a debt repayment method (e.g., snowball, avalanche).
- Create a timeline for paying off each debt.

### Optional

Complete this activity digitally [here](#) or flip to the next page

**PRO TIP**

Want to make this process easier?  
Grab your FREE credit score with



[Click to access SoFi]

**No credit check or credit card info required!**

**This will help you get accurate details for your credit card and loan accounts. Knowing your exact credit information is a crucial step in managing and reducing your debt effectively. Let's get those numbers in front of you so we can tackle that debt head-on!**

## **RECOMMENDED DEBT REPAYMENT METHODS**

### **DEBT SNOWBALL METHOD:**

Focus on paying off the smallest debt first while making minimum payments on others. As each debt is paid off, you roll the amount you were paying into the next smallest debt, gaining momentum as you go.

### **DEBT AVALANCHE METHOD:**

Prioritize paying off the debt with the highest interest rate first, while making minimum payments on other debts. This method minimizes the amount of interest paid over time.

### **DEBT CONSOLIDATION:**

Combine multiple debts into a single loan with a lower interest rate, simplifying payments and potentially reducing the total interest paid.

# DEBT REDUCTION PLAN

	<b>DESCRIPTION</b> <small>STUDENT LOANS, CREDIT CARD, ETC.</small>	<b>AMOUNT OWED</b>	<b>INTEREST RATE</b>	<b>MINIMUM PAYMENT</b>	<b>REPAYMENT METHOD</b>	<b>EST. PAYOFF DATE</b>
1						
2						
3						
4						
5						
6						
7						
8						
10						
11						
12						
13						
14						
15						
16						
17						
18						

Tip:  
Consider debt consolidation if applicable.

5 DAYS TO MASTER YOUR  
SPENDING AND BUDGETING IS

**COMPLETE**

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Congratulations, Dream Catcher!

You've made incredible progress over the past five days! You've analyzed your spending habits, identified areas to cut expenses, created a realistic budget, started tracking your spending, and developed a debt reduction plan.

This is just the beginning. Remember that every step you take brings you closer to financial wholeness. You've got this!

# READY TO TAKE IT TO THE NEXT LEVEL?

Check out the The Get Good With Money Plan. This comprehensive A-Z plan takes your finances from mindset development to mastering the basic financial building blocks, all the way through retirement and estate planning. This is your roadmap to achieving financial wholeness and building lasting wealth.



[Click to Learn More About the GGWM Plan](#)

