



Budget Makeover Guide



Congratulations you downloaded the
Budget Makeover Guide!



Hey I'm Aimee Cerka, the
Money Confidence Coach!

If we are just meeting then what you'll learn about me is that I'm passionate about helping others make the most of their finances and empowering them to be able to create the life that they want to live.

The best part about it is, that what that life looks like for me isn't necessarily what it looks like for you and that's okay!

With that in mind though, I want you to know that I will be straight to the point with you. If you had what you were looking for now, then you wouldn't need me!

We all create these dreams of what we want our lives to look like when we are kids, but the important skills to help us get those dreams are not taught in high school or college.

Our parents don't even know most the time because society has evolved quickly and the rules that are applicable today are not the same ones that applied to them. (That applies to everyone, it doesn't matter how old or young you are.)





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Imagine being able to add a comma in your savings account or just being able to open a new one.

What about being able to start planning that dream vacation, because you can see the funds to be able to go; or simply being able to pay your bills ahead of time not just whichever bill has the most red on it.

I'm not sure what it is for you but know that it is possible for all income levels!

After you complete this simple guide - make sure to take the next step so you can make your work actually stick. Let's equip you to achieve ditch financial stress sooner than you can imagine.

The Budget Makeover Guide

Applied knowledge is power. So please read this guide. But don't stop there... Also apply them.

That's an essential part. I'm here to tell you that the faster you apply these tips the faster you'll start to see success, so start today!

If you find yourself saying I already know that. Take a minute and look again. What piece have you not take action on? What thing can be done in a different manner that could give you that success you are looking for? We sabotage ourselves by saying I already know that and I don't want you to sabotage your success.





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1 Track Everything – You need to know where every penny goes for the next 30 days at a MINIMUM. Tracking 60-90 days is what is recommended. There are excellent apps for this purpose, but good old-fashioned pen and paper works just as well. You'll be amazed at the amount of money that is falling through the cracks. The app that I use and recommend for my clients is free for the first 30 days so no additional expense there! [Check Out YNAB](#)

This is the most important tip! If you don't apply THIS, none of the other tips will be as effective and you won't be able to see your progress.

There is a timeline to this that you have to wait so to speak to see the results. If you're wanting to fast-track the results - print out all your bank statements and look at your expenses from the last 60-90 days. Budgeting Simplified teaches you how to do this and set up a budget for prosperity. [Learn More About Budgeting Simplified](#)

2 Create & Maintain A Budget - Now I know you're probably thinking one of a couple of things. A. That's not going to help me (because you already know what you're spending or you're not making enough money to budget) B. I hate the word budget, I'm not a numbers person. **If you're feeling that resistance for either reason then set a reward. When you complete this what are you going to do to celebrate?** The reward should be something small of course, like go get ice cream because you did it; or you can do a takeaway goal. This means you don't get something till you get it completed i.e. TV or coffee.

Make sure you include categories like out to eat and spending money (blow money.) If you want assistance in creating a budget - then check out Budgeting Simplified the 4 week course to show you how to budget for prosperity in a simple way! - [Check Out Budgeting Simplified](#)





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Call Your Service Providers – Call your internet provider, your cable cable provider, your electricity provider, and your cell phone provider. Make sure you are getting the best deal possible. **Personally, I received a 10% discount I was missing off my cell phone bill by doing this AGAIN just a month or so ago.** Even if you have called before and some time has passed call again; talk to someone in retention. It is much easier for them to keep your business than to try to go out and get new business. They will want to help you. Sometimes you do have to be persistent about wanting your bill lowered.

If you don't feel you have time to handle this, I do have a resource for you. I utilize a service to take care of this for me. You don't pay anything unless they save you money - if they do, they keep 50% of the savings. So on my electricity bill, they saved me \$20 a month, so they keep \$10 and I see the \$10 in savings. Yes, I could have done it myself and kept all the money, but this saved me time which is important as well.

- [Check Out Resource Here*](#)

4

Evaluate Insurance – Talk to your insurance provider, broker, etc.

This one is a separate tip because I use to be in the insurance industry and I know that insurance is not one size fits all. Sit down either in person or on the phone. **Make sure you are covered where you need to be but also that you are not missing any discounts or paying for coverage that you don't need.** Please don't think that I am telling you to switch from a good, reputable company that actually pays their claims to a different company to save \$15 a month but that company will be nowhere to be found come claim time.

If you're looking for assistance with this and want someone that is 3rd party not involved to explain your insurance policy and make recommendations for you - this is a service I offer inside Money Masters Inner Circle. The program is currently closed for enrollment but you can learn more and join the waitlist [HERE](#)





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Skip The Starbucks Personally, I don't drink coffee, Dr. Pepper is my caffeine of choice. For me, this would have read skip QT. So, you can interchange to whatever your favorite habit is. Start with 1x a week to just grab a cup (or can of Dr. Pepper) from home. Many people are shocked with how much they are spending in these quick stops, which you'll discover when you complete tip number one!

Quick Note: **I'm not saying that you should eliminate all of this spending indefinitely. That's not sustainable long-term.** Think of it like dieting. If you've been on a diet before you know what I'm talking about... When you're on the diet all you can think about is what you're missing out on and what you're withholding from yourself. Instead, we're looking to make lifestyle habit changes. Those will stick long-term which in turn creates long-term financially savvy habits. This is why I said to start with 1x per week. Also why I recommend you having a play account to have money set aside to "blow."

We discussed this in greater detail in this podcast interview: [Listen Here](#)

6

Utilize Your Pantry - Plan your meals for the week but utilize what is already in your pantry as much as possible. To maximize this make a list of EVERY thing inside your pantry and freezer(s). Many people have several thousands of dollars worth of food between their pantry and freezer. You'll be able to eliminate hundreds, by meal planning (you'll reference your kitchen inventory while you plan) and then sticking to your grocery list when you are at the store.

If you know that you can't resist picking up that extra snack or goody, then try out the "pick up at the store" option. Most major chain grocery stores offer this service now, where you can order online and then bring your groceries to the car. This will save you time too!

Meal Planning can be done with flexibility. The way I structure this is I pick 6 meals a week to "plan for." The days those meals are actually made though can change. So if you have a crazy day and need to switch things around, it's no big deal. The 7th day is typically out to eat, there's also normally a leftover day in there so I build in a backup meal. There's a masterclass training on this topic inside Money Masters Inner Circle - you can learn more and join the waitlist for this program [HERE](#).





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7 Use Your Debit Card or Cash – I'm sure you get all kinds of rewards on your credit card every time you use your credit card and you'll be able to do that again... However, with all the influences being thrown at us, when you're trying to make a change in your finances, it's best to keep control of your spending. Which we do by spending with a debit card or cash. It might only be \$15, but it adds up quickly! We \$10, \$15 charge ourselves to bankruptcy. The average family who does NOT track their spending is overspending by \$7,500 every single year. That's a lot. You could take your family on vacation for that amount. I don't know about you but I'd rather be on vacation!

8 Stop Focusing On Debt Pay Off – Yes, I want you to get out of consumer debt. That's not what I'm saying... But if you're fanatical about getting out of debt- it's not sustainable. The small percentage of families who actually succeed in this crazy beans and rice, no spend challenges way of action; 75% of them find themselves back into debt within 5 years. Which is astronomically high and that's just talking those who succeed! Most don't. Why? It's unsustainable. We'll go back to the dieting analogy. You go on a diet (no spend debt pay off focused life), then you lost weight (pay off a bunch of debt). What happens next?

I know you know! You fall off the diet and gain back the weight you lost and typically then some, right? Same thing happens you end up back into debt or accumulate more debt.

What we'll do instead is focus on our net worth. It's a simple switch. When you pay off debt your net worth improves. BUT when you add to savings, grow investments your net worth improves as well! So you're keeping track of the true picture of your finances by tracking and focusing on improving your net worth. #winning

Note: I personally use and recommend the debt rolldown method to eliminate debt faster. We're still working on this - just not focused on it. If you want training and a worksheet to learn how to utilize a Debt Rolldown Method - [Purchase Here](#).



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You Did It!

Next Steps

Now that you've completed your Budget Makeover Guide and you're on the path to plug the holes leaking in your bank account. You have 3 options...

- ① Take it and run - you've got these 8 steps. Stay consistent and make it happen! After all you've got this
- ② Test drive Money Masters Inner Circle - that is the place to be to implement these steps we've just talked about, get your questions answered a community to help keep you on track, and more.
[Take a 28 Day Trial of Money Masters Inner Circle](#)
- ③ Master your Money Strategy Session - if you feel like you just need a couple of questions answered or if you had a personalized roadmap, you'd be able to make it happen... This is for you
[Book Master Your Money Strategy Session](#)

No matter what you choose
- don't forget to connect
with me on Social



[Instagram: @aimeecerka](#)



[Email: aimee@aimeecerka.com](mailto:aimee@aimeecerka.com)

Lastly, I'd love your feedback on the Budget Makeover Guide - take 4 minutes to complete this survey and I'll send you a free gift of your choice as a token of my appreciation! [Take the Survey](#)

