

## *Gentle Budgeting*

We need to know what we want in order to make good decisions about what to acquire and what to let go. If we want health, we need to let go of cigarettes and unhealthy foods, and we need to embrace exercise and movement. Healthy finances also come from acting on our desires with mindfulness and purpose. Gentle Budgeting is a good first step on the path towards achieving healthy financial goals.

I think most people fall into a good pattern of budgeting eventually. I do, however, believe in being realistic, being conscious of over-spending and forecasting expenses and income into the future—especially before I ever buy a home, give significant sums to friends, kids or to charity, set aside money for retirement and college or plan my vacations.

I also know some people are not good at budgeting or living within their means. So if you want to do this budgeting thing, there are three important steps, and they require patience and thoughtfulness.

First, read all of *The Virtue of Wealth*. Don't fill out the budget sheets now. Wait. Read this book to the end and then fill them out. After a few months of monitoring your desires, needs, thoughts about money, budgeting and, of course, your expenses, you will have a better understanding of the flow of money in your life.

Then, over the next three months, without judgment, project your expenses and savings in the white column of the Gentle Budgeting Worksheet.

At the end of the first month, fill in the green column with the real amount of your expenditures. Do this for three months.