Broadview Financial Well-Being's Train the Trainer (TTT)
Build a Better Budget Learning Outline

This course provides exposure and reflection of fundamental concepts and mechanics for building a useful and sustainable budget. The goal is for you to find a budgeting technique *that works for you*!

Pre-Learning Survey:

Participants will complete the survey using the QR code **or** link provided below:

Pre-Survey QR Code:
Pre-Survey Link: https://www.research.net/r/tttadltpre

Introductory Activity: 48-Hour Recall:

Ask participants to think about the past 48 hours. What did you spend money on? Include the small purchases, too! Ask each participant to make a list:

- What was the purchase?
- How much did it cost?
- Was it a planned or unplanned expense?
- Was it a need, want, or both?

This activity has dual purpose. First, it's for awareness:

- Do you see consistency in your list?
- How many purchases were unplanned? Could you plan for this going forward?
- Were most of your purchases needs or wants?

Having it down on paper may help to see where our money is going. Second, it's a way to track our spending. We can build the most beautiful budget, but if we don't follow up on how much we actually spend, it's only half useful.

Build a Better Budget Resource Guide Link:
https://www.broadviewfcu.com/globalassets/bvfcu/pdfs/2025-final-build-a-better-budget-workbook.pdf

Resource Guide Pages 2 & 3:

Have participants take a few minutes to list their financial goals. Following a written budget may help to keep goals in sight and achieve them. If we follow the 50/30/20 budgeting rule, the third category is saving for a goal(s). Use the S.M.A.R.T.E.R. Goals method on page 3 in the resource guide.

Resource Guide Pages 4 & 5:

No single budgeting technique or organization method fits everyone. Choose the best one that works for you. You can use a combination or move from one method to another.

Resource Guide Pages 6 – 11:

Steps to develop a plan – what tools will you use? What income and expenses do you have? If you have never written a budget before, you may be estimating or guessing some of your costs. Use bills, bank statements, and online accounts for a review of past spending. Start thinking of the categories you want to include in your planned expenses. Look at the spending plan template on pages 14 & 15 in the resource guide for creating your budget.

Resource Guide Page 12:

Use these budgeting tips while going through the process!

Resource Guide Page 13:

The "pocket change" spending is what we have the most control over. What is that "thing" that we may be spending by habit? What does that add up to in a week, a month, or a year?

Resource Guide Pages 14 & 15:

Use this template to create and track your budget. You will probably not need every category, use what you need. Make copies of the template for the next month.

Final Notes:

- The more realistic you are with your budget, the better it will be.
- Everyone's budget will be different just as everyone may have different values and priorities.
- Get the budget out of your head! Write it down, log it in a spreadsheet, or use a budgeting app.
- Tracking your budget is just as important as planning for it! Complete the "actual amount" column at the end of each month. Evaluate and build next month's budget.
- Your budget may not be balanced in the first month, and that's ok! You now have a place to start and build on for the next month. It's a work in progress.
- Once you build your budget for 12 months, you can look back on it and reflect for expenses that occur during those specific months – holidays, higher utility bills, summer vacation, childcare, etc.

Post-Learning Survey:

Participants will complete the survey using the QR code **or** link provided below:

Post-Survey QR Code:
Post-Survey Link: https://www.research.net/r/postadltttt