

## 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:



#### **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>