

While mobile phones, apps, and other gizmos spawned by the wizards of Silicon Valley certainly have a place in our world, the relics of an almost forgotten era are making a comeback because sometimes, people grow tired of too much technology.

People long for the good old days before we got lost in the hypnotic blue flicker of our devices. It's time to find our way back to a world blessedly free of them—even if it's only for a little while.

Vinyl records and manual typewriters are being hauled out of dusty attics to once more see the light of day. And budgeting with pencil and paper is making somewhat of a comeback.

There are definite advantages to budgeting the old-fashioned way. For example, it makes you more mindful about spending because you have to record every transaction manually.

With budgeting apps like Mint, most of your transactions are imported from other sources, and the transactions are done for you.

A Paper Budget

Another problem with these apps is your data could be stolen. This won't happen with a paper budget.

Somebody could still run away to some faraway corner of the planet with your budgeting book, but they won't have any of your credit card information when they do.

Paper budgeting also gives you more power to change the atrocious spending habits that are sabotaging your life. In theory, an app shows you're spending too much at Starbucks. But, this feedback often isn't internalized because data digitally generated is data that can be ignored.

When you write your purchases down on paper, you powerfully see day-by-day and hour-by-hour how you're allocating your scarce financial resources. This can inspire you to make a change better than an app can.

The Bullet Journal Method

The cool new way to do a paper budget is something called a bullet journal.

This method was created by Ryder Carroll, who wrote about it in the "Bullet Journal Method." It's touted as "the mindfulness practice disguised as a productivity system," and helps you create a more purposeful life.

In this article, I'll tell you how to use a bullet journal to help you to focus on your finances with a laser-sharp intensity. It's going to be lots of fun!

The first step in bullet journaling is to make financial worksheets that are anything but boring to look at. When you do, you'll be putting together a system that keeps you on top of your finances by unleashing your wild, artistic side.

Draw pictures, doodle on it, and individualize it with your unique brand of creativity. Using this system, you can even bring the nebulous dreams of things you want to spend money on into glorious reality.

Use your journal to help you save for that vacation you've always been dreaming of.

But instead of a dreary old spreadsheet full of tedious numbers, draw a picture of a majestic ocean liner sailing from New York.

Add squares you can color in to track your progress.

This method will appeal to creative types who are great at expressing their personal aesthetic for all the world to see but aren't so good at organizing their finances.

Visual learners will get a lot out of this method, as will anybody who's had it up to here with the same old budgeting methods. And, if you're a stationery nerd who gets off on the tactile pleasure of pen on paper, then bullet journaling is for you!

With a bullet journal, you create your own templates by making them a colorful expression of who you really are at your core. Use one as a notebook-sized canvas upon which you create your perfect financial vision for yourself—it doesn't matter how much or little artistic talent God gave you, either.

Throw out those templates created by others and blaze a trail to financial success that's uniquely your own. This makes your templates more personalized, which will increase your success because only you know what works best for you.

Use any or all of the ideas in this article. It's totally up to *you*.

Round up some colorful pens, a loose-leaf notebook, a hole puncher, lots of paper, a calculator, and a third grader's understanding of math.

Now, let's get this show on the road!

Monthly Budget Worksheet

First, we're going to create a monthly budget worksheet template with the following six columns:

- CATEGORY
- SUBCATEGORY
- BUDGET AMOUNT
- RUNNING TOTAL
- CARRYOVER FROM LAST MONTH
- WHAT'S AVAILABLE TO SPEND

Organize these columns however you'd like on your page. At the very top, put a line where you can write in your income for the month. You can call this line "TOTAL INCOME."

But don't just write them down in a drab and boring way. Infuse your template with a kaleidoscope of creativity and color.

Some people draw a cute little piggy bank at the top of their worksheet as a way to remind them of their commitment to saving money. Others sketch in colorful images symbolizing that month, such as red, white, and blue fireworks for July.

If you need more inspiration, look here.

Once you've got the template just the way you want it, print out a bunch of copies. Now, it's time to unleash the practical applications of your little art project!

To do this, first, figure out how much money you have coming in every month. It's easy if you have a regular job because you'll have pay stubs. It's a little trickier if you are a freelancer or get paid on commission.

Make sure you use your net income, which is what's left after all your paycheck deductions like a 401(k), health insurance, and union dues are taken out. Otherwise, you'll be basing your budget on money you don't really have.

Put this amount at the top of your worksheet on the "TOTAL INCOME" line. List what you need to pay out in your "CATEGORIES" and "SUBCATEGORIES" columns. For example, you could have a category "UTILITIES," and under this, subcategories for "WATER," "GAS," and "ELECTRIC."

Assign a budget amount for each category in the column labeled for this. If you have money left over from last month, write this in the appropriate "CARRYOVER FROM LAST MONTH" column and add it into the current monthly amount. Keep subtracting these amounts from the "TOTAL INCOME" you started with until you get to zero in your "RUNNING TOTAL" column.

This means you accounted for every dollar of income in your budget.

Yayyyy!

If you have cash left over after all your subtracting, put some of this in savings. Or, allocate more to your debt category to pay off what you owe more quickly. If you have a negative number, this means you've budgeted more money than you have income coming in.

Yikes!

Daily Spending Record

For this template, create an expense sheet with the following four categories: "DATE," "EXPENSE DESCRIPTION," "AMOUNT," and "REMAINING." There should also be room for a "STARTING AMOUNT" at the top.

Write it exactly the way you want it and then crank out a bunch of copies it on your trusty old printer. Now, you're ready to use the template. Copy the "TOTAL AMOUNT" from your monthly budget worksheet and write it into the "STARTING AMOUNT" line.

Make sure you record the transaction on the day you made it avoid falling behind. If you can commit to doing this, you won't forget to do it later, and you'll be getting the powerful feedback that can make a positive difference in your spending habits.

We often buy things on automatic pilot, and all of these unconscious purchases add up. For example, you drive through Starbucks to buy a Cocoa Cloud Macchiato for the umpteenth time that week. These

and other unconscious financial habits eat away at your ability to pay your bills until you get demoralized and give up.

By writing down your purchases, you make this unconscious habit conscious.

If you go crazy and spend too much in one category, indicate that with a negative sign and the amount, but try not to make a habit of this.

Make sure you pay it back the next month.

Monthly Overview Calendar

A monthly financial calendar page is a zoomed-out view of the month. Draw squares for each day of the month, with icons printed below the calendar. These icons can be payday, bill due, grocery trip, other expense, dinner plans, or whatever else you want them to be.

Use the icons to remind you of the days you get paid, when bills are due, and anything else in your financial life you need reminders for.

Debt Reduction

Having a section in your journal to track what you owe can be useful. Watching your debt decrease each month in a visual and fun way is such a *rush*.

Some people have what they call a "Debt Snowball Tracker" (which is inspired by Dave Ramsey, the financial guru who's all the rage) with all their debts listed in different colors. Next to each debt are boxes corresponding to a specified monetary amount adding up to the total amount of debt.

Every time they make a debt payment, they color in the number of boxes corresponding to the amount.

If you do this yourself, you'll be debt free in no time!

Emergency Fund

You should have an emergency fund so you're covered in case something unexpected happens.

If you want an emergency fund section in your bullet journal, first decide how much money you want in the account. Let's say it's \$5,000. Then, you could draw a bunch of boxes with \$5, \$10, and \$15 amounts written on them.

Color in these amounts as you work your way to your emergency fund goal of \$5,000.

Meal Planning

If you'd like, you can add a meal planning section to your journal. Draw in a line at the top telling you what the current week is. Then, add a row for each day of the week. Make sure there's enough space to pencil in the meal for that day, what you'll need to buy, and the estimated cost.

Hold onto past meal planning pages—this way, you'll be able to replicate them to create future meal plans in minutes.

Goals for Future Spending

Use this section to write out your top five financial goals. Make sure they're SMART goals. SMART goals are:

- Specific
- Measurable
- Attainable
- Relevant
- Timely

You can keep short-term and long-term goals on the same page as long as you specify their time frames.

Or, you can have two separate pages—one for monthly goals, and one for annual goals. Make sure you have an action plan for each one. When you write down your goals, they get imprinted into your subconscious.

Try to write them out every day, so this process is more powerful.

Come up with some visually exciting ways to track your progress with your financial objectives. For example, to track how you're saving towards buying a new home, draw a house with a ladder that goes from the basement to the roof. Between the rungs, write in monetary amounts representing the subgoals on your way to saving for your full down payment.

Color in each monetary amount as you accomplish that subgoal. The amount at the bottom of the ladder might be "\$1,000" and 20 rungs later, you've written in \$20,000, which is the full amount of your down payment.

The "No Spend Month" Challenge

A "No Spend Month" challenge is like going on a financial diet--you decide not to spend money in a particular category for one whole month. One of the objectives of this challenge is learning that you can live without compulsively buying that particular kind of thing. This is a terrific way to break free of the addictive grip spending has on your life.

Also, if you compulsively buy one particular shopping item, it gives you a chance to declutter your home, because you use up when you have on hand instead of buying more of the same.

To begin the challenge, think about what you want to cut out and not spend money on. And then, set some hard and fast rules for your challenge.

For example, are you going to let yourself use gift cards? If you decided not to buy groceries, can you still purchase fresh fruit and veggies?

If you're getting married and need to be more responsible about what you buy, try this. Or, if you're eating at Chipotle's too much, give it up for a month to prove you won't die without your steak burritos with a side of guac.

It doesn't have to be a month. You can ban Amazon purchases for ninety days, or beer for one week. Or, do it at certain times of the year, like January, which is a good time to do a spending fast because you're not spending much money anyway.

You can not only do it to give you insights into your spending habits, but you can also do it to supercharge your savings too.

Which Templates to Make

First, create a template for your rules.

Write "NO SPEND RULES" at the top. Then, put "NEEDS" on the left-hand side of the page. This will be your list of what you absolutely have to spend money on. "WANTS" goes on the right-hand side. These are things that are nice to have but aren't necessities.

Now it's time to make a template for the goal of your challenge. Your heading might say, "NO SPEND GOAL." Create a box with the words "WHY I AM DOING THIS..." In this box, write down your purpose, so your challenge has a purpose.

Then, under this draw a box that says "I WON'T BUY ANY..." This is the item or category of thing you won't spend any money on for the month.

You can also create a template that tracks each day you complete the challenge. Draw one square for each day of the month. When you successfully make it through a day, color that box in.

At the bottom, add a section where you can tally the days you were successful and the days where you slipped up.

Financial Insights Section

This is where you'll write down your insights about your financial life, so they become solidified and real. Step out of your busy routines to do this for fifteen minutes each day.

You can cultivate useful insights into your spending habits if you do an "after-action review" when you spend too much. This is where you write down what you actually did and what you should have done.

You also need to write down what changes you're going to make in your life. This way, you'll make the right decision when the situation comes up again.

If you're having trouble making a financial decision, use journaling to clarify your choices. Write down the decision you're having trouble making and list the pros and cons of making each choice.

A third thing journaling can do is to remove financial uncertainty from your life. If you're worried about something, write this down, and then ask yourself "why" five times.

Each why will strip away a layer of uncertainty, and you'll eventually get to the heart of why you worried about the problem in the first place. As a result, you can make a better decision.

For example, if you don't know if you should save for retirement, your successive whys might result in the answer that you're not sure you're going to be alive when you're 65 because you smoke too much.

This insight might lead to you to explore options for quitting smoking.

Conclusion

A bullet journal can crystallize your financial picture in a way that's fun, super visual, and eminently practical. So, throw away all that boring financial software or give it to your geeky neighbor.

You don't need it anymore because you now have an exciting new way to track your finances that puts all other methods to shame.

Personalize the ideas in this article, so they're uniquely your own. And remember to make your journal vibrantly colorful, infusing each page with a plethora of creativity. If you do, you'll be more likely to use it.

If you get really good at bullet journaling, you can even make some extra cash by selling your templates on Etsy. I know people who actually do this. By using a bullet journal, you'll be a master of your financial life in no time. And you'll have loads of fun.

Dive in and start journaling your way to financial mastery!

