



90-Day Budgeting Roadmap: From Awareness to Mastery

Phase 1: Days 1–30 (The Awareness Phase)

Goal: Understand your flow without judgment.

- ☐ Pick your tool: Choose an app, a spreadsheet, or a notebook. Consistency is more important than the software.
- ☐ Track everything: Don't try to change your habits yet—just record every cent spent to see your true patterns.
- ☐ Identify one "Swap": Find one "want" (like a daily convenience) you can replace with a cheaper, intentional alternative.

Phase 2: Days 31–60 (The Adjustment Phase)

Goal: Build the structure that fits your life.

- ☐ Set your categories: Choose a method (50/30/20 or Zero-Based) and assign your dollars to specific buckets.
- ☐ Build the "Joy Fund": Allocate a specific, guilt-free amount for spending. This prevents the "punishment" mindset.
- ☐ The Weekly Check-in: Spend 10 minutes every Sunday reviewing your actual spending against your plan.

Phase 3: Days 61–90 (The Habit Phase)

Goal: Automate your success and focus on the future.

- ☐ Fine-tune: Review your data. Adjust categories that were too tight or too loose in the previous months.
- ☐ Automate: Set up automatic transfers for savings or debt payments so your goals happen while you sleep.
- ☐ Review your "Why": Revisit your "North Star" goal. Calculate exactly how many months closer you are now that you have a plan.