



30 DAYS TO A BETTER BUDGET

It's the perfect time to put fresh eyes on your finances. Ever checked your account balance and thought, Where did all my money go? You're not alone. A well-structured budget doesn't have to be about cutting back – it's about gaining control, reducing stress, and working toward what matters, whether that's paying down debt, saving for retirement, or (finally) taking a vacation.

Numbers That Tell a Story

- 👉 41% of U.S. adults have credit card debt.
- 👉 Inflation continues to challenge household budgets.
- 👉 Even though 74% of Americans use budgets, many struggle to stick to them.

The 30-Day Budgeting Challenge

Even when money is tight, small steps can help you regain a sense of control. This challenge is about working with what you have and making a plan that fits your reality.

📅 WEEK 1: Take Stock (Without Judgement)

Days 1-2: Gather documents – Collect checking and savings account statements, bills, and income records.

If you don't have access to everything, just start with what you know (like recent pay stubs or receipts).

Days 3-5: Sort spending into essentials vs. non-essentials – Focus on basics first: housing, food, transportation, and bills. Then, list everything else.

Days 6-7: Track daily spending – If writing down every dollar feels overwhelming, start small – like noticing where cash disappears fastest (fast food? Gas? Impulse buys?)

📅 WEEK 2: Think Small

Days 8-10: Find areas to free up cash – Look for small, manageable changes. Might you cook one extra meal each week in lieu of going out or switch to coffee at home?

Days 11-13: Commit to one realistic goal – Maybe it's just covering rent this month or paying one bill in full. Small wins build momentum.

Day 14: Choose a budgeting style that fits your situation – Decide what budgeting system supports where you're at. Zero-based budgeting or the 50/30/20 rule are some examples.

📅 WEEK 3: Adjust and Automate

Days 15-17: Adjust spending based on what's possible – Don't aim for perfection. Aim to find small ways to stay on top of expenses.

Days 18-20: Automate what you can – Even if it's just setting reminders to pay bills on time, little systems can help.

Day 21: Revisit and adjust – If your first plan didn't work, that's normal. Tweak it and keep moving forward.

📅 WEEK 4: Subtract, Add, and Celebrate

Days 22-24: Downgrade without losing what matters – Instead of cutting everything, swap or downgrade packages (e.g., cheaper phone plans).

Days 25-27: Explore ways to boost income – Selling things you don't need, freelancing, or joining the gig economy part-time can provide short-term relief.

Days 28-29: Plan for expenses you know are coming – Even setting aside \$5-\$10 per paycheck for emergencies makes a difference.

Day 30: Reflect on progress (no matter how small)
– If you made any improvement this month, celebrate it! Every step forward counts.

Remember that you don't have to budget alone – connect with your financial institution to see what services and resources they can provide. GreenPath also offers free financial counseling and personalized debt management. Their NFCC-certified counselors are ready to meet you wherever you're at, without shame or judgment.

The Path to Financial Wellness Starts Here

GreenPath's NFCC-certified experts offer free financial counseling, online education, and a debt management program designed to help you save time and money. Call today.



Connect with a Counselor Today

Your Partner in Financial Wellness

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