INFLATION-PROOF BUDGET

A GUIDE & WORKBOOK TO RESET YOUR BASELINE

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> *“The wise store up choice food and olive oil, but fools gulp theirs down.” — Proverbs 21:20*

NAVIGATING THE ECONOMY WITH WISDOM

Borrowing money just got more expensive across the board, and inflation continues to water down our dollars. The "free money" era of cheap borrowing is tightening up, making everyday tools like short-term loans, credit cards, and Buy Now, Pay Later apps significantly more costly.

When money gets tighter, wisdom becomes more valuable. This is a season to manage debt carefully, avoid impulse borrowing, and make financial decisions from a place of peace rather than pressure.

> 🎓 **Where Do I Go For Student Loans?**
> Don't get lost digging through old emails. Go directly to **StudentAid.gov** and log in with your FSA ID. Your dashboard displays your exact loan servicer (e.g., MOHELA, Nelnet, Aidvantage), current balances, and available repayment plans before the September deadlines.

STEP 1: AUDIT THE "SNEAKY" COST OF DEBT

List your micro-loans (Cash App, Pay in 4, Klarna) and credit cards to see exactly where borrowing costs are creeping up.

LENDER / APP NAME	CURRENT BALANCE	PREVIOUS FEE/ RATE	NEW FEE/RATE

> 🛑 **The 60-Second App Friction Rule:**
> Willpower gets tired; friction protects your peace. Disconnect your saved cards and Buy Now, Pay Later apps from Apple Wallet, Google Pay, and mobile browser auto-fills. Give yourself a mandatory **24-hour waiting rule** before completing any checkout offering a short-term loan.

STEP 2: RECALCULATE YOUR BASELINE NECESSITIES

Inflation means the grocery budget that worked in 2023 will leave your cart half empty today. Pull your last 30 days of bank statements and adjust your baseline budget for what necessities *actually* cost today.

NECESSITY CATEGORY	OLD MONTHLY BUDGET	CURRENT REALITY COST	DIFFERENCE (+/-)
Groceries & Household			
Gas / Commuting			
Utilities			

STEP 3: SHIFT FROM IMPULSE TO INTENTIONALITY

Cut non-essential subscriptions or impulse habits this week. Redirect those funds to a High-Yield Savings Account (HYSA) where higher interest rates actually work *for* you.

SUBSCRIPTION / EXPENSE TO CUT	MONTHLY COST SAVED	TARGET HYSA / SAVINGS GOAL

> 💡 **In Plain English: What is an HYSA?**
> A High-Yield Savings Account is simply a standard savings account at a bank that pays you **4% to 5%** interest on your money instead of the 0.01% traditional banks offer. It is **100% FDIC-insured** up to $250,000, liquid, and completely safe—letting interest work for you, not against you.

THE 90-DAY YEAR-END SPRINT: HOLIDAY PEACE FUND

Learn, Adjust, Gain, Build, and Grow. As women of wisdom, we do not coast into holiday debt. Every single dollar saved between now and December 31st is a dollar you will not have to put on a high-interest credit card in January.

Phase 1: Learn & Adjust (The 90-Day Lookback)

- [ ] **Audit the raw data:** Pull 90 days of bank statements, Cash App statements, and BNPL reports.
- [ ] **Locate the leaks:** Highlight convenience fees, impulse borrows, unused subscriptions, and fast-food orders.
- [ ] **Adjust to reality:** Update your living baseline using current numbers, not wishes.

Phase 2: Gain & Build (The Holiday Peace Fund Sprint)

90-DAY HOLIDAY PEACE GOAL (E.G., $500 OR $1,000)	WEEKLY AUTOMATED TRANSFER (GOAL ÷ 12 WEEKS)
$	$ / week

Visual Milestone Tracker ($1,000 Holiday Peace Fund)

Color in one box each time you save or deposit **$50** into your HYSA. Watch your buffer grow!

$50 Box 1	$50 Box 2	$50 Box 3	$50 Box 4	$50 Box 5	$50 Box 6	$50 Box 7	$50 Box 8	$50 Box 9	$50 Box 10	$50 Box 11	$50 Box 12	$50 Box 13	$50 Box 14	$50 Box 15	$50 Box 16	$50 Box 17	$50 Box 18	$50 Box 19	$50 Box 20