

# Why Budgeting Is Broken...



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**SPENDING  
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## And a **SPENDING PLAN** is The Answer...

It was late at night and a tired, frustrated and broke young man sat at his dining room table with his head in his hands.

With a wife and three small children to support on his sole income, reality was hitting hard. It didn't matter what he did, there was never enough money, the bills weren't being paid on time, and this "budgeting" thing was just not cutting it.

He'd been responsible. He'd been diligent. He'd recorded all his expenses, just like he was supposed to. He'd worked out his mortgage payments, and knew when they were due. He knew when he was paid, and exactly how much it was. So why, when it appeared he should be OK, did they not have enough money, and the bills weren't being paid on time?

The scenario above is played out every single day in the majority of households. It doesn't matter whether you are male or female, young or old, married or single, family or none, well paid or underpaid, the results are the same ... Budgeting is just not working ... in fact, it's completely broken.

And the consequences on people, relationships, marriages, children and society are being seen everywhere.

People are giving up, and giving in to fear, lack of security, worry and a knot in their stomach.



Mention the word “budget” or “budgeting” to anyone and the response is usually one of the following:

- Yeah, I tried that, and it didn’t work
- Oh I really need to do one of those
- I wouldn’t know where to start
- Aaagggghh!

These responses are usually accompanied by a range of emotions, most of which are not positive!

In fact, one could say that “budgeting” is a dirty word!

## In a recent survey, people were asked why they did not want to tackle their budgets. Here are the top responses...

- **Fear** – that a budget would take away their freedom
- **Fear** – that the results will reveal how badly things really are and they didn’t want to know
- **Fear** – that they will have to give up things they like doing
- **Fear** – of having bad habits and addictions revealed
- **Too hard** – talking about money brings up relationship issues
- **Too hard** – too busy and/or not enough time
- **Too hard** – it involves boring record keeping
- **Too hard** – varied income makes it seem impossible



From these responses, it can be seen that people approach budgeting with fear, or they put it in the too hard basket, or they do both.

Regardless, most people, whilst they think they SHOULD have a budget, don't.

It's very obvious that budgeting is not working for people.

## **And more than that, budgeting is BROKEN.**

With every problem comes an opportunity ... and broken budgeting is no exception! However, up until now, even though many people have attempted to solve this problem, they continue to focus on record keeping, the past, and dividing income to meet their obligations.

Which of course, does not solve the problem, because these things are the problem!

BUT ... now there is an answer! **A Spending Plan**

That tired, frustrated and broke young man at the beginning was David Wright, the Founder of the Spending Planner industry.



Instead of being defeated by the problem of a broken budget, David set about solving the problem.

His Spending Planner system has helped over 30,000 households to date, and is expanding exponentially every day.



# The Answer is a **Spending Plan**, a proven way to better manage your personal finances!

## What is a Spending Plan?

A Spending Plan:

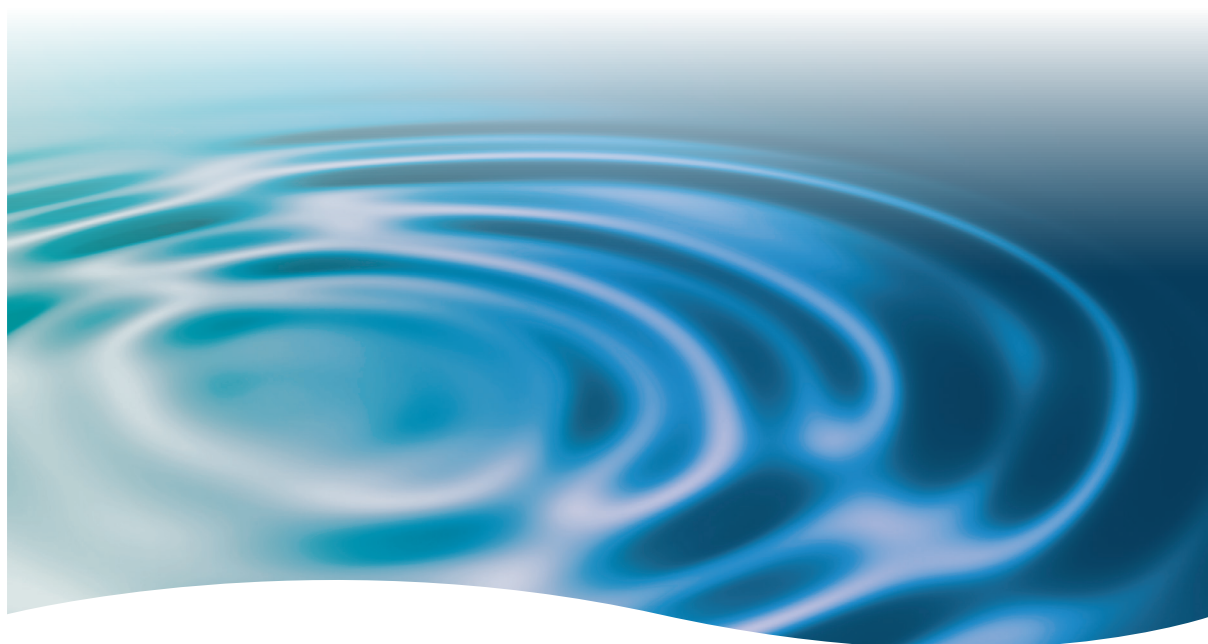
- Makes financial frustrations become a thing of the past and financial freedom a thing of the future
- Focuses on planning future spending, not tracking the past - it's gone!
- Shows 100% financial clarity of your future, like having a crystal ball or ESP of your future bank account balances
- See bank account balance shortfalls before they occur and adjust
- Gives 100% confidence to set up automated payment of all bills
- Eliminates anxiety and stress over money
- Takes as little as 5 minutes a week to monitor
- Saves relationships from financial disharmony
- Helps people sleep at night...because they no longer have to worry about money!

A Spending Plan allows people to predict their money future, and then adapt and adjust as needed, meeting financial commitments on time, and taking the stress out of money. It works on expenses, not income, and adds the dimension missing in broken budgeting – time.

It allows people to stop worrying about money, it allows them to plan their lifestyle, and it takes the fear and worry out of money! Instead of being "too hard", it becomes easy ... Who wouldn't want that?!







## The Spending Planner industry is emerging to meet the opportunity provided by broken budgeting – and in doing so, is turning a common household problem on its head.

With less than 1% of people in the world able to achieve financial freedom, it could be suggested that Spending Planners are needed, wanted, and sought after by everyone! In fact, in the future, hiring a Spending Planner will be standard practice.

A Spending Planner has the ability to impact far and beyond money. Money problems are cited as one of the most common reasons for divorce. Divorce affects adults, children, and society in general. It adds pressure to many areas of life. As a Spending Planner with the ability to help people resolve their money issues, your impact on society is huge. Less divorce, less struggling adults, less hurting children, less pain on society.



## Spending Planners regularly receive comments like these:

"8 months ago I owed \$4,200 on credit cards. I was at least one month behind on the Telstra bill and we never ever paid our rates on time. After your program, we have paid off our credit cards. We have just paid off the rates in full before the due date. Your program is the only thing that worked for me." – Mary Sweet, Brisbane, QLD

"18 months ago something had to be done. We were living from pay to pay and we had a \$9,200 credit card debt. Now I've paid all credit card debt and have savings of \$10,000." – Tamson Mayo, Norfolk Island

"I would like to THANK YOU in the biggest way for your help. I am single mother of three with very little financial assistance other than working very hard in my own business. Through your program I have learnt how to manage my money better and have managed to save enough in the last 12 months to take my kids on a dream holiday. All 4 of us spent four weeks holidaying in Queensland and NSW (Including the Gold Coast Theme parks) having the time of our lives. After a tense year it was what we needed to take time out as a happy family and renew our faith that 'hard work pays off'. And it does indeed!" – Jennie, Adelaide, SA



## Sherri Dumbrell

**Certified Spending Planner**



Sherri is passionate to share the good news about the financial life changing benefits of having a Spending Plan. As a parent of 5 children, she was a stay at home mom for 27 years. She learned many time and money management skills to bless her family and now shares them with others. Sherri loves their Spending Plan because it allows her family to achieve their 'really' wants in life. No more budgeting for her family, yet they enjoy financial peace and freedom.

You too can enjoy financial peace with a Spending Plan!

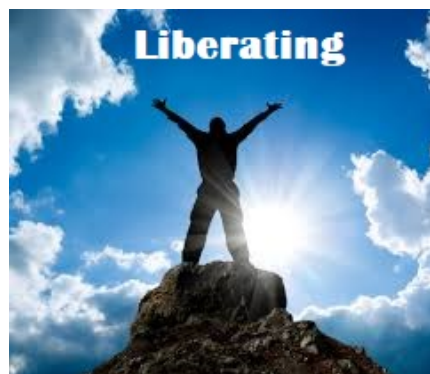
**Be curious and contact Sherri today.**

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Essential Spending Planner  
 Happy Spenders Beyond Budgeting

*Multiply* your time and money  
 by giving yourself *emotional permission*  
 to *invest* time and money *today* for more  
 time and money *tomorrow*.





— **Are you curious how YOU can benefit  
from having a Spending Plan?**



• **Book a Complimentary  
30 Minute  
Money Chat Today!**

**[http://calendly.com/1sherridumbrell/  
virtual-meeting-with-sherri-dumbrell](http://calendly.com/1sherridumbrell/virtual-meeting-with-sherri-dumbrell)**



## Budgeting is broken



A traditional *budget* compares income and expenses and shows you that it's possible to pay your expenses.

But it doesn't show you *how* to pay your expenses.

A *spending plan* is a 3D budget



A *budget* compares  
- two dimensions,  
*income & expenses.*

A *spending plan* adds the third dimension,



*timing.*

## Book a Chat Today!

