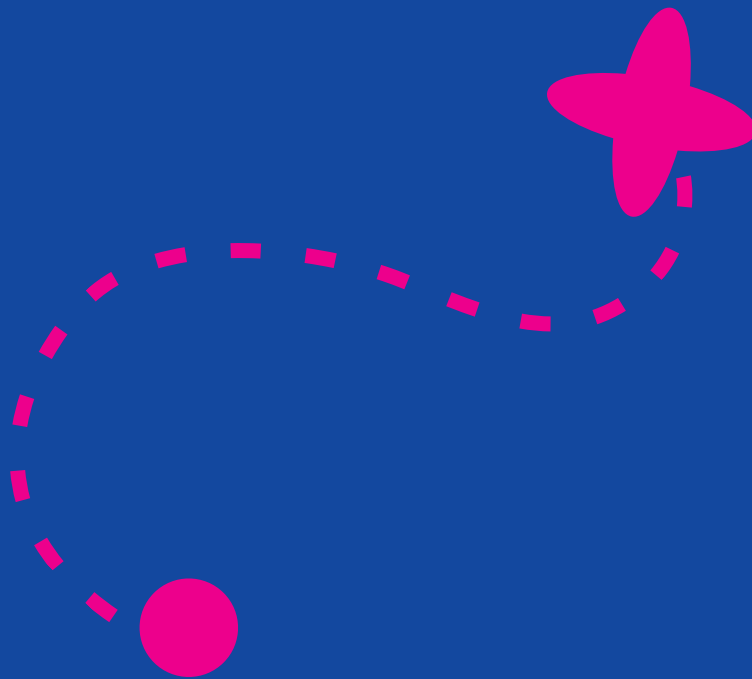


You **Don't** Need a Budget

# Money Map



Dana Miranda

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# Your Money Map

[youdontneedabudget.com](http://youdontneedabudget.com)

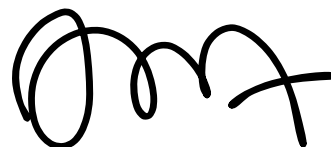
## About this workbook

The following exercises are designed to help you apply what you'll learn through my book **YOU DON'T NEED A BUDGET**. They'll help you get a clear picture of your personal financial situation—to understand where your money comes from, where it's going, and what (if any) changes you want to make. Return to them anytime you need to learn more about your relationship with money.

**Reminder:** The money map isn't a budget or spending plan. It's not a measure of whether you're doing "good enough" with money. Its purpose isn't to set a rule about whether you can spend money or how much. Forgive yourself if you feel drawn to using it this way, and recognize the internalized budget culture shaping that habit.

Release the structures and expectations of budget culture, and use this tool as space to reflect on and more deeply understand the money in your life. With that space, you can make decisions that serve your whole head, heart, and health.

— Dana Miranda





# Recognize Your Resources

Start your financial inventory with what you have so you can recognize the resources around you.

**Income**

**Assets**

**Community  
Support**

**Debt**

**Total**



# Name Your Commitments

List the amounts of your monthly commitments, including any regular payments you make toward life costs and debt payments. Next to each of these commitments, make a note of what happens if you don't pay.

## Life Costs + Consequences

Mortgage/rent	_____	Auto insurance	_____
Cable/internet	_____	Other insurance	_____
Electricity	_____	Streaming services	_____
Gas	_____	App subscriptions	_____
Phone (service)	_____	Software	_____
Other utilities	_____	Household services	_____
Health insurance	_____	Gym membership	_____
Life insurance	_____	Therapy	_____
Home/renters ins.	_____	Medicine	_____

**Total**

## Debt Payments + Consequences

Student loan	_____	_____
Auto loan	_____	_____
Credit card 1	_____	_____
Credit card 2	_____	_____
Credit card 3	_____	_____
Phone (lease)	_____	_____
Personal loan	_____	_____
Other financing	_____	_____
Other financing	_____	_____

Interest Rates

**Total**

# Name Your Goals

Get a handle on your plan by naming your debt payoff and other financial goals here.

## Debt Goals

Type of debt	Balance	Owed To	Min. Mo. Payment	Extra Mo. Payment	Payoff Date
Student loan	_____	_____	_____	_____	_____
Auto loan	_____	_____	_____	_____	_____
Credit card 1	_____	_____	_____	_____	_____
Credit card 2	_____	_____	_____	_____	_____
Credit card 3	_____	_____	_____	_____	_____
Phone (lease)	_____	_____	_____	_____	_____
Personal loan	_____	_____	_____	_____	_____
Other	_____	_____	_____	_____	_____
Total Extra Monthly Payments			_____	_____	_____

## Comfort Fund Goals

Target \_\_\_\_\_  
 Current Amt. \_\_\_\_\_  
 Contribution Frequency \_\_\_\_\_  
 Contribution Amount \_\_\_\_\_

## Long-Term Savings

Monthly Contribution

Workplace Account \_\_\_\_\_  
 IRA \_\_\_\_\_  
 Other Investment Acct. \_\_\_\_\_

## Big Spending Funds

Purpose \_\_\_\_\_  
 Target Date \_\_\_\_\_  
 Target Amount \_\_\_\_\_  
 Contribution Frequency \_\_\_\_\_  
 Contribution Amount \_\_\_\_\_



# Set up Your Yes Fund

Find your Yes Fund through the information you've gathered in your money map. List monthly totals below.

**Total Resources**

**Total Commitments**

**Total Extra Debt Payments**

**Comfort Fund Contribution**

**Total Investment Contribution**

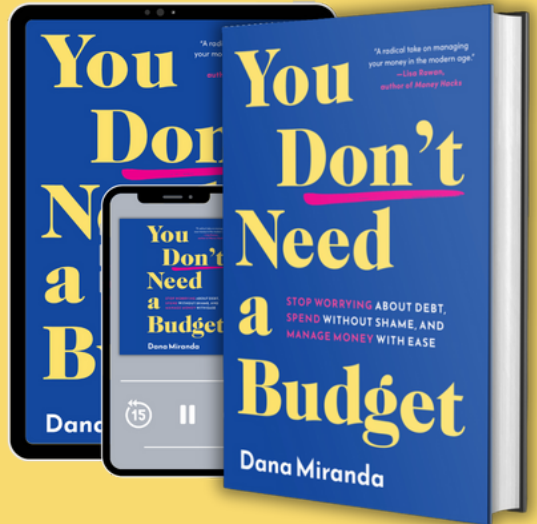
**Total Big Spending Contributions**

**Total Commitments + Goals**

(Resources) minus (Commitments + Goals) =

**Yes Fund Estimate**

"A radical take on managing your money in the modern age."



## About YDNAB

A simple, no-stress guide to managing your money—free of the toxic messages and money shaming baked into traditional personal finance advice.

Track every dollar you spend. Check your account balances once a week. Always pay off your credit card bill in full. Make a budget—and stick to it. These are just a few of the edicts you'll find in virtually every personal finance book. But this kind of rigid, one-size fits-all advice—usually written for and by wealthy white men (and a few women) with little perspective on the money struggles that ordinary people face—is unrealistic, and only creates stress and shame.

As a financial journalist and educator, Dana Miranda is on a mission to liberate readers from budget culture: the damaging set of beliefs around money that reward restriction and deprivation—much like diet culture does for food and bodies. In this long-overdue alternative to traditional budgeting methods, Miranda offers a new approach that makes money easy for everyone, regardless of the numbers in their bank account.

Full of counterintuitive advice—like how to use debt to support your life goals, how to save for retirement without a 401K, and how to take advantage of resources that exist to support those left behind by the forces of capitalism—*You Don't Need a Budget* will empower readers to get their money worries off their mind and afford the lives they want.

Available from your favorite bookstore, library, or online at [YouDontNeedABudget.com!](http://YouDontNeedABudget.com!)



# Praise for *You Don't Need a Budget*

**“Dana Miranda overturns our personal notions about budgeting, credit card debt and how we position financial well-being.”**

—John and David Auten-Schneider, Queer Money podcast

**“This book will make you question everything you’ve been told about money.”**

—Cait Flanders, author of *THE YEAR OF LESS* and *ADVENTURES IN OPTING OUT*

**“If you've ever felt like traditional personal finance advice just didn't work for you —no matter how hard you tried—this book will help you see your money in a new light.”**

—Lisa Rowan, author of *MONEY HACKS*

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