Common Budgeting
MISCONCEPTIONS

"Having a budget means feeling guilty about spending your money on fun stuff."

confident

"Having a budget means feeling ~~guilty~~ about ~~spending~~ your money ~~on fun stuff~~."

"In order for a budget to be successful, you need to switch to a super-frugal lifestyle."

"In order for a budget to be successful, you need to ~~switch to a super-frugal lifestyle~~."

understand where your money is going

"Budgets keep you stressed."

safe

"Budgets keep you ~~stressed~~."