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## A Household Spending Plan You Can Actually Stick To

There's a reason why so many people don't bother to put a household spending plan in place, or when they do, they struggle to follow it: because people generally don't like to be told how to spend their money, regardless of how they might benefit from a structured approach to managing their household finances.



A poll conducted several years ago by Gallup found that only about one-third of Americans prepare a detailed budget, or spending plan, that tracks their income and expenses. However, for the minority of people who find a way to implement and maintain such a plan, there are both tangible and intangible rewards for doing so, from harnessing the financial power to fulfill your goals and getting clarity about where your money is going, to getting out from under debt and gaining the peace of mind that comes with getting a better handle on your finances.

"Having some type of spending plan helps avoid or relieve a lot of financial stress," explains Amy Jo Lauber, a Certified Financial Planner™ who heads Lauber Financial Planning in West Seneca, NY.

[Read more...](#)

### This Month's Webinar

#### Master Your Spending

This webinar teaches you to master the emotional side of money and regain your financial dignity. Topics discussed include: Why traditional budgets fail and what you need instead, the two key things you need to do BEFORE making a plan, how to have productive money discussions with your significant other, keys to outsmart emotional spending before it happens, and how to create a personalized plan that works for YOU. The webinar will provide a Spending Plan worksheet to apply the principles learned to your finances immediately. This workshop will help you become and stay financially healthy.

[Log-in](#) any time this month to watch the webinar!