



## Feeling Burned-Out From Budgeting? Here's How to Reset and Refocus

### Description

By now, everyone knows the drill: you can pretty much guarantee that January is the month of crowded gyms, overbooked therapy sessions, and peak sales for financial lit books. It's the month of newness: your New Year's resolutions are still fresh on your mind, and you're optimistic you can hit them.

But come February and most of these gym and health enthusiasts will feel the first strains of burnout. Goals are dropped, only to be picked back up next January, and those who push on are looked at with scorn and envy from those who realize they need a bit more resilience to initiate transformation.

Budget burnout is certainly up there with these failed goals. We all want to "spend less" and "save more." But's that far easier said than done. And with the limitations of that budget wearing on you, you might just go all "Karl Marx" on your budget, ripping it up under the guide of "revolution."

Not so fast: if you're feeling budget burnout, there's a way to redeem your financial planning. You just need to take a step back and refocus:

### 1. Reexamine your goals

For those with budget burnout, there might be a deeper problem going on. The problem might not be your inability to keep a budget. The problem might be your budget is too unrealistic.

Unrealistic goals feel great—no, *exhilarating*—when you make them. After all, who doesn't like to imagine themselves a smarter, healthier, and wealthier version of their current self?

But an unrealistic goal, no matter how much you want it, will only frustrate you later. It will lead to burnout, which might then make you apathetic toward the goal itself.

If you're struggling to hit your budget, then perhaps you need to adjust your numbers. Maybe you should save less money each month. Or maybe you should put less toward your debt repayments. In this way, you don't have to eliminate your financial goals: you just have to adjust them.

Small goals first. Then you can enlarge them.

## 2. Give yourself a moment to splurge

As budgeters, we're often *way* too hard on ourselves. We make our budgets as if they were some kind of airtight seal against "fun:" anything *fun*, like going to the movies or buying a new outfit at the mall, seems frivolous, thus wasteful.

Truthfully, I think this is why most of us give up on budgeting. Because as people, we *want* to have fun. We might want to achieve financial goals—saving for retirement or a house—but we also want to live a colourful life now.

A budget doesn't have to stop you from spending your money on "fun" things, whatever that means to you. In fact, you can *build* "fun" expenses into your budget.

Give it a try. This month, set aside some money for splurging. Then, go splurge. Don't feel guilty: this is money you *budgeted* for spending.

## 3. Try a different budgeting method

Finally, if your budget isn't working, then maybe it's time to try a different budget.

Maybe you tried a realistic budget, like the zero-based budget, but found it was too restrictive for your lifestyle. Or maybe you've been budgeting according to the 50/30/20 budget, but now you need more guardrails on your spending.

Maybe you don't need a budget at all. Maybe you just need to set a realistic savings goal, then orient your spending around it.

The truth of it is, folks, we're only one month into the new year. And, if your budget isn't working so far, you still have eleven months to practice a new one.

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