BUSTING the *Budgeting* LIES



52 Tips to Create Your Realistic Pathway

Kim D. H. Butler

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Welcome!

Welcome to a new way of thinking about your money—one that doesn't rely on guilt, restriction, or spreadsheets you dread opening. Typical budgeting often feels like dieting: it sounds good in theory. In practice, it creates frustration, short-term success, and long-term failure.

In Busting the Budgeting Lies, you'll find 52 tips grounded in Prosperity Economics that encourage freedom over fear, clarity over confusion, and confidence over concern. You'll learn to prioritize what matters to you, simplify your money systems, and create a structure that reflects your values—without giving up your life today.

These bite-sized ideas are here to help you build strong financial habits, think differently about your resources,and make choices that align with the kind of life and legacy you want to create.

If you're ready to take the next step, consider joining our membership at https://prosperityparents.com or visit ProsperityThinkers.com to learn more.

You can also reach out to Kim Butler and the Prosperity Thinkers team at RaeAnn@prosperitythinkers.com or 903-822-4144.

Let's explore how we can best serve you, your family, and your organization.

There are 3 ways we can provide financial education:

- Memberships
- Publications
- Virtual Speaking

Wishing you prosperity and confidence,

Kim Butler

Founder, Prosperity Thinkers

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52 Tips to Create Your Realistic Pathway



Section 1
Rethinking Budgeting

Forget strict budgets and scarcity thinking. The following tips shift your focus toward abundance, values, and flexible strategies that actually work in real life.

01 **Embrace value-based spending:** Prioritizing expenses that align with your values keeps you from getting bogged down in details.

02 **Understand the difference between price and value.** Recognizing that value is subjective makes your purchases more fulfilling when you buy what matters over what the price tag says.

03 **Adopt an abundance mindset.** Replacing scarcity thinking with gratitude helps you from making rash decisions and spending more money in the long run.

04 **Set clear financial goals.** Defining what financial success looks like for you helps you guide your spending and saving habits.

05 **Replace restrictive budgets.** Moving your focus from typical budgeting to flexible spending enables you to focus on saving first.

06 **Automate savings through recurring transfers to yourself.** Simplifying these decisions helps you prioritize savings without overthinking and ensures you meet your objective.

07 **Leverage technology.** Using Apps like Currence (by invitation only) make it simple to streamline your savings and spending choices.

08 **Gamify finances.** Turning saving and financial tracking into a fun, engaging process helps you to stay motivated and enjoy the process.

09 **Focus on cash flow.** Shifting attention to cash flow shows how you actually experience your money in real life.

10 **Monitor savings habits.** Understanding where your money flows lets you reorganize it based on your priorities and without judgment or shame.

11 **Simplify financial management using tools and systems.** Creating ease allows you to minimize effort while optimizing impact.

12 **Celebrate small wins.** Acknowledging even small progress is worthy of celebration, and can be motivating as you work toward the next milestone.

13 **Save first, spend later.** Treating your savings as your first expense helps you to create a financial safety net.



Section 2
Building Better Financial Habits

Strong money habits create consistency and confidence. These tips help you automate, prioritize, and repeat what works—no willpower required.

14 **Create a reservoir account.** Setting a dedicated reservoir account to receive all income acts as a filter and holds back your savings automatically.

15 **Pay yourself first.** Making a savings deposit first before anything else prevents being left with crumbs at the end of the month.

16 **Build an emergency fund.** Saving enough to cover unexpected expenses without incurring future debt when life happens.

17 **Align spending with goals.** Considering how your choices impact your future years or decades down the line prevents living only for now.

18 **Think big, start small.** Taking small steps add up over time rather than experiencing the overwhelm of giant leaps.

19 **Evaluate priorities vs. wants.** Putting savings and essentials first allows any leftovers to go toward "wants."

20 **Commit to consistency.** Repeating your savings habit regardless of the dollar amount, builds reliability over time.

21 **Track your progress.** Reviewing how far you've come can be majorly motivating and help you stay aligned with your objectives.

22 **Use visual cues.** Placing physical and/or visual reminders of your progress where you're sure to see them helps you keep your objectives at the top of your mind.

23 **Stay disciplined.** Resisting impulse purchases starts by remembering your values and priorities.

24 **Leverage community support.** Sharing your goals with trusted individuals can help you stay accountable to yourself.

25 **Reduce credit usage.** Keeping balances below 30% of your credit limits helps maintain a healthy score.

26 **Monitor credit regularly.** Staying informed about your credit standing helps you address issues proactively and get ahead of a potential difficulty.



Section 3

Overcoming Financial Challenges

Debt and credit issues don't have to derail your progress. Use the tips below to navigate setbacks, protect your score, and reclaim control of your cash flow.

27 **Address debt strategically.** Using payment methods like the debt snowball or debt avalanche helps reduce your burden by choosing what motivates you.

28 **Negotiate interest rates.** Requesting lower rates on credit cards can save you significant amounts of money.

29 **Stay realistic.** Borrowing only what you can comfortably repay supports long-term financial health.

30 **Create a credit improvement plan.** Building solid credit history unlocks better financial opportunities over time.

31 **Maintain older credit accounts.** Keeping long-standing accounts open strengthens your credit history.

32 **Manage your current credit accounts.** Applying for new accounts too often risks reducing your overall score.

33 **Focus on the cash flow.** Identifying which debts are depleting your cash flow and prioritizing paying those down helps boost your cash flow.

34 **Refinance loans wisely.** Evaluating how refinancing might positively or negatively impact cash flow, interest costs, and more ensures smarter financial decisions.

35 **Consolidate debt when needed.** Combining obligations using family loans or financial products may help you manage debts more effectively.

36 **Prepare for emergencies.** Setting aside a financial cushion can prevent reliance on high-interest debt.

37 **Maintain your current spending habits.** Saving more as you are earning more, instead of spending more as you make more decreases your risk of creating financial challenges.

38 **Teach financial principles to your family.** Sharing your knowledge with loved ones fosters good habits and generational wealth.

39 **Cultivate resilience.** Adapting to financial challenges with a solutions-focused approach helps you to weather any storm.



Section 4
Living Wealthy Beyond Budgeting

True wealth goes beyond numbers. This section of tips guides you toward legacy, purpose, and living fully—without losing financial stability.

40 **Invest in financial education.** Continuing to learn about money management supports more informed decisions.

41 **Involve children in finances.** Using tools like ProsperityParents.com can help kids learn important financial principles from a young age.

42 **Prepare for opportunities.** Having savings available improves your ability to pursue financial opportunities.

43 **Leverage life insurance.** Using whole life insurance for protection and savings allows you to store money in the most optimal way possible.

44 **Align spending with legacy.** Making financial decisions that reflect your values and long-term vision can extend your legacy for generations.

45 **Foster open conversations about money.** Breaking taboos about money builds your collective wisdom and reduces misunderstandings.

46 **Prioritize experiences over things.** Creating personal growth and powerful memories are priceless next to material possessions.

47 **Focus on cash flow creation.** Generating more monthly cash flow expands your options for greater savings and other opportunities later.

48 **Engage in strategic philanthropy.** Sharing your wealth can make a meaningful impact on causes that matter to you while also offering tax advantages.

49 **Set financial milestones.** Breaking long-term goals into smaller milestones makes it easier to accomplish and celebrate.

50 **Practice gratitude.** Taking proactive action or experiencing good things reinforces the positive actions behind them.

51 **Use financial tools wisely.** Selecting tools and systems that align with your financial goals and lifestyle helps you make habits that stick.

52 **Celebrate financial freedom.** Taking the time to celebrate the good that you've accomplished when you make progress reinforces the habits that brought you here.

About the Author



Kim D. H. Butler is the founder of Prosperity Thinkers and a pioneer in the Prosperity Economics Movement, with over 30 years of experience helping families rethink typical money advice. She promotes practical strategies that prioritize control, liquidity, and long-term peace of mind—especially through tools like cash flow control structures and whole life insurance. Kim is the author of Live Your Life Insurance, Perpetual Wealth and numerous other books. When not writing or teaching, Kim enjoys time with family, lifelong learning, and caring for alpacas on the Todd Langford farm in its 4th generation.

To learn more, visit Prosperitythinkers.com

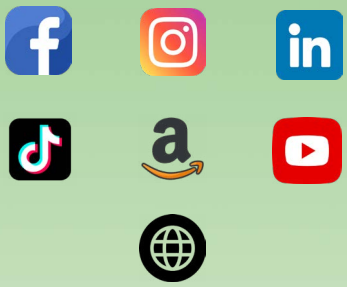
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