

What kind of budgeter are you?

If your budget keeps blowing up (or never quite gets off the ground) you're not alone. This three-minute quiz can help you figure out what kind of budgeting approach you've been using, and whether it's actually working for your brain, life, and goals.

The Prescriptive/Restrictive Budgeter	The "Freestyle" Budgeter	Zero-Based Budgeter
<ul style="list-style-type: none"> <input type="checkbox"/> I feel like I'm always "breaking the rules" when I spend money. <input type="checkbox"/> I've tried budgeting apps that tell me how much I should spend in every category. <input type="checkbox"/> I feel guilty when I buy anything not labeled a "need." <input type="checkbox"/> My budget makes sense on paper, but never seems to fit real life. <input type="checkbox"/> I track obsessively... until I burn out and quit. 	<ul style="list-style-type: none"> <input type="checkbox"/> I kind of know what's in my account... most of the time. <input type="checkbox"/> I check my balance and just try to "be good" with money. <input type="checkbox"/> I save when I can, but it's not really planned. <input type="checkbox"/> My budget lives in my head. Sometimes in my Notes app. <input type="checkbox"/> I've had a surprise expense (or opportunity) derail everything before. 	<ul style="list-style-type: none"> <input type="checkbox"/> I know what every dollar is doing each month. <input type="checkbox"/> My budget is easy for me to use. <input type="checkbox"/> My spending plan changes when my life changes. <input type="checkbox"/> I use my budget to make decisions, not to restrict myself. <input type="checkbox"/> I've found ways to budget that feel flexible <i>and</i> clear. <input type="checkbox"/> I custom built my categories and expectations.

Whichever column has the most checkmarks is probably your current budgeting style.

The Prescriptive/Restrictive Budgeter	The "Freestyle" Budgeter	Zero-Based Budgeter
You might be stuck in a restrictive or outdated budget.	You might be "winging it" without enough visibility or ability to plan ahead.	You've either got this nailed, or you're getting closer to a budgeting system that works with your life!