

Why Have Fun On A Budget

Most people, when they are on a budget, believe that pain and suffering is the result of being on a budget. That is so far from the truth. The pain and suffering is due to the fact that you don't live by your budget and the money problems start coming.

We all know that you can only live so long if you are spending more money each month than your income. You can live on your credit cards or other personal loans for so long until they finally catch up with you. Then you not only not have the extra money you have been spending each month, but now you have to start paying back what you have already spent.

So, living on a budget is a smart thing to do. We should all agree to that by now. But why should you have fun while on a budget? If you don't build some fun into your budget, you will not live on it very long. Without recreation and excitement in our lives, we will start to crave something to do or something to buy or somewhere to go, and that usually involves spending money we don't have. Someone will invite you out to dinner, or you really feel you deserve a vacation, or that new entertainment system is just the thing you need right now. You look at yourself and how much work you have been doing and talk yourself into spending that money because you deserve it.

Well, there goes the budget. You fell right back into the same rut that you were trying to get out of when you started your budget. Then the guilt falls on you and you just give up trying.

Don't let this happen to you. Build some fun money into your budget to take the edge off of your desires. Even if you have to scrape by on another category, you need to have some money for fun. It will do you and your family a great service. And, don't feel guilty about it either, you do deserve some extra things in your life, just make sure you plan for them in advance.

You will be glad you did when the end of the month comes and you have stayed on your budget. Just remind yourself that things will get better when the old debts are paid off and you can start enjoying the extra money you have worked so hard to get.

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About the Author

Greg Walding has gathered lots of information about personal finances at his website at <http://www.extremepersonalfinance.com>. Come to see what you can learn here.