

No. Budgets are Not Sexy.



[Editor's Note: This post by WCI Network partner Physician on FIRE is a play on a popular blog's name, Budgets are \$exy. In this piece, PoF explores the fact that while budgets may not be much fun, they are excellent tools to help you build wealth. The original post ran at [Physician on FIRE](#).

Budgets are Sexy?

You may or may not be aware of a little website called [Budgets are \\$exy](#). It started in 2008 when an anonymous twenty-something started budgeting and began his march to [financial independence](#). Ten years and three boys later, this thirty-something's website is still going strong.

By strong, I mean much, much stronger than this fledgling site. Like [Magnús Ver Magnússon](#) versus [Jack McBrayer](#) stronger. He also had this other page called [Rockstar Finance](#). I'm going to go out on a limb and say that Rockstar Finance is also much stronger than [Physician on FIRE](#). [Incidentally, Rockstar Finance is no longer owned by the creator of Budgets are \$exy, and I'd rather own PoF than RSF if I were given the choice!-ed]



In fact, when my site was quite new, the three busiest days on this site were not coincidentally the three days a post of mine was featured by J. Money and his partner in crime, [Cait Flanders](#) @ Rockstar Finance.

The right thing to do would be to give a heartfelt thank you and affirm the good man's message. You know, that budgets are sexy. That's just not how I roll. Much like I wrote [Why I didn't Retire by 40](#) for Joe @ [Retireby40](#), I would like to take this opportunity to pay homage to Budgets are Sexy by refuting the entire premise of his site.

So... Budgets are Sexy?

Budgets are sexy like Huggies Pull-Ups are sexy.

Budgets are sexy like training wheels and tassels on the handlebars are sexy.

Budgets are sexy like last call is sexy.

Budgets are sexy like a half beard is sexy.

No. Budgets are not sexy.

Don't get me wrong. [A budget is a perfectly good](#), useful, and not sexy thing. A budget serves as a great reminder not to spend unnecessarily. A budget can help you set aside an

adequate aliquot of money each month. A budget can force a silly spender to become a savvy saver. **All of this is good; none of this is sexy.**

What is sexy?

Confidence is sexy. Be confident in your ability to handle your own money. Knowing that you have mastered money without reliance on the artificial barriers created by a budget is sexy.



Intelligence is sexy. A smart person is aware of every dollar spent. Knowing what sort of spending will truly boost your happiness or improve your life is sexy.

Power is sexy. Learning the **Power of No** and exercising it to your own betterment is sexy.

Mohawks are sexy. I believe this has been scientifically proven.

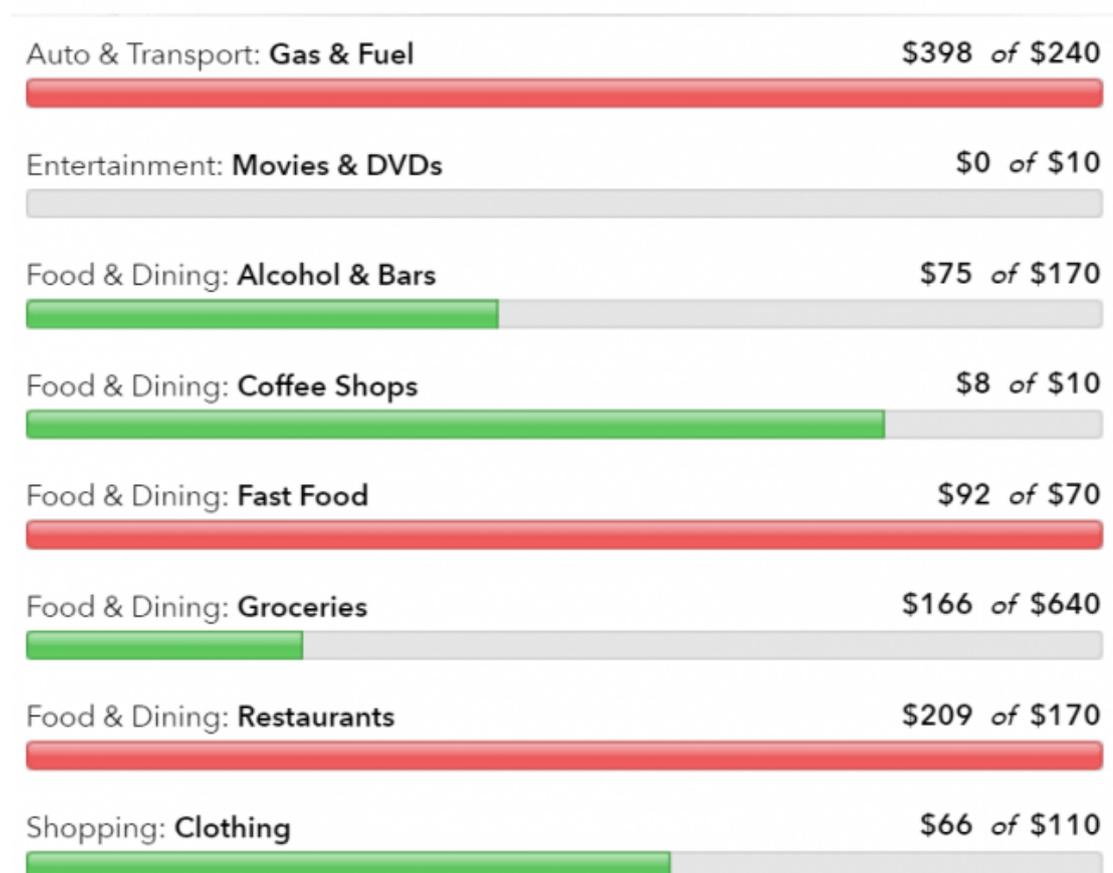
Understand that I'm not opposed to anyone using a budget. If you need to hit the brakes and get a handle on your finances, by all means, create a budget. If you want to pay down debt, start saving for a big purchase, or pave your own **path to financial independence**, budget away. And welcome to junior varsity!

Some of us will never move beyond JV, and that's OK. If you're meeting your goals, and the budget makes it possible, more power to you.

However, many of us will be promoted to the varsity level. Lettermen no longer need a budget. Months, years, or possibly decades of living on a budget will teach us all we need to

know about spending money. Spending purposefully. Spending mindfully.

At this next level, there are no categories. There are no soft or hard stops. Green numbers don't become red when you consciously choose to use money as a tool to improve your life.



Having moved beyond budget reliance, we know when we are spending money. We choose to spend, or we choose to pass. There is no mindless credit card swiping. We don't need envelopes of cash or pretend buckets. A purchase is a purchase, and we see it as such.

You are confident in your future. You've intelligently studied [evidence-based articles on happiness](#) and spending. You are [relatively frugal](#). You have the power to control your spending without fancy apps and visual aids. You have pointy, spiky hair running down the center of your scalp.

You are budget free.

You are sexy.

Can budgets be harmful?

Actually, yes. In addition to being about as sexy as granny panties, budgets can lead us to spend unnecessarily. “Look dear, we’ve got \$80 left in the monthly entertainment budget. Let’s pound some real ale at [Churchkey!](#)”

When you’re a born spender, seeing a gap between your allowed spending and actual spending could be an incentive to spend. While it may be justified by the budget, if you’re spending money simply because the budget’s got room, you’re not doing yourself any favors.

A budget shouldn’t influence you to spend money unnecessarily, just as a budget shouldn’t prevent you from making an appropriate expenditure when you may have run over on a particular category for the month.



What’s better than a budget?

Spending mindfully.

A mindful spender doesn't see that budget gap as an opportunity to spend, it's an opportunity to achieve her goals more quickly. A mindful spender has a long-term vision of the future and doesn't let short-term gratification disrupt her progress.

A mindful spender knows when and how his money is spent. He spends money when he dines out, knowing he can spend less by preparing his own meals. He realizes he is spending money when he turns on the air conditioning, turns up the thermostat, or keeps a low deductible on his home or auto insurance.

He knows how much he is spending whether he uses, cash, credit, debit, or check. The method of payment has no bearing on his spending decisions. He knows that a dollar is a dollar is a dollar.

[When you've adopted this mindset](#), you just might be ready to kick the budget. [Because you don't need a budget](#). **Because budgets are not sexy.**

What do you think? Do you budget? Why or why not? How do you keep your spending under control if you do not budget? Comment below!