

FOUR WAYS TO GET YOUR BUDGET BACK ON TRACK



GET REFUNDS



REFLECT ON WHY



AVOID NEGATIVE SELF-TALK



REDUCE YOUR SPENDING

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When we stray from our budgets or overspend, it's easy to think "well, I might as well carry on spending until the next payday" and while that option may seem more fun in the short term, it might not be the best option. Instead, here are 4 actions for the next time you go over budget.

1-We often get more thrill from making the purchase than from the item itself so now is the perfect opportunity to get a refund on anything that's already lost its novelty (always keep receipts for this reason!). You don't need to return everything, but be honest with yourself as it's an easy way to claw some of that money back.

2-Understand why it happened - maybe your budget was unrealistic in the first place, a lack of planning caught you out, or you let boredom spending creep in. Knowing why you overspent can prevent it from becoming a constant cycle. Look back at how much you spend on different categories. This will show you how much you really spend instead of how much you think you need.

3-Look at your commitments for the following weeks to see where you can get back on track. This isn't about restricting yourself or declining every invite as punishment but see if you can find a cheaper alternative instead. Could you challenge yourself to a few low spend days too?

4-Listen to how you talk to yourself, it matters - nothing productive ever comes from trying to convince yourself that you're bad with money (you're not!), so instead channel that energy into figuring out a budget that works for your priorities and lifestyle. Slip-ups happen to the best of us.

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