

A Budgeter's Guide To Serenity



God, grant me the serenity to accept the things I cannot change,
the courage to change the things I can,
and the wisdom to know the difference.

“Serenity is not freedom from the storm, but peace amid the storm.” – SA Jefferson Wright

“God, grant me the serenity to accept the things I cannot change.”

This is powerful for me. It’s what’s tripped me up most throughout life, being too focused on things I couldn’t change...at least in the moment. I couldn’t change my income...in the moment. And it wasn’t enough to (fill in the blank), so there was no hope of it ever happening.

What if I acknowledged the things I couldn’t change? Let them go, and instead found “the courage to change the things I can.” Like, how I spend the money I do have? What if I took the time to create a true picture of what I have versus what I need, so I could say with certainty whether or not I have enough to (fill in the blank). And if I don’t, how could I change my spending and/or add to my income, to make it possible?

“The wisdom to know the difference” had to come first. When concentrating on things I couldn’t change, hope was lost. I gave up. Finding the wisdom to know the difference allowed me to focus on things I could change, today, leading to bigger changes down the road. Ultimately, this allowed me to let go of things that were out of my control and focus on changing my financial future, one step at a time. I realized I controlled more than I thought and, in time, will be able to change a lot of things that couldn’t be changed in the moment – all by creating goals, budgeting accordingly and sticking to my plan!

Budgeting gives me peace. I know how to plan for the expected and unexpected, and am confident in creating effective strategies to overcome any financial struggle, allowing me to focus on what I genuinely want.

Creating a strategy starts with hope. A belief that it is possible... because it is. Putting the Serenity Prayer into action can help you find the strength to overcome any financial struggle.

Use the pages that follow as your first steps toward serenity.

Page 3

“The Things I cannot change”

Use this page to write down everything about your current financial situation that is out of your control...today.

Page 4

“The Things I can change”

Use this page to write down everything about your current financial situation that is within your control...today.

Page 5

“Ideas for changing the things I can”

Use this page to brainstorm and, ultimately, create a plan to overcome your financial struggles.



Things I Cannot Change

1. _____

2. _____

3. _____

4. _____

5. _____

Things...

...I can change

1. _____

2. _____

3. _____

4. _____

5. _____

Ideas for changing the things I can

1. _____

2. _____

3. _____

4. _____

5. _____