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# Loud and Proud

## *Loud budgeting can help you align your spending with your values and goals*

As a financial management strategy, *loud budgeting* is a relatively new and simple concept. It involves turning down social opportunities outside of your budget, such as an impromptu dinner or an expensive weekend away. But it goes a step further: You tell people that those activities don't fit into your budget and why. Loud budgeting encourages you to “make noise” about your priorities by aligning your spending with your values and goals.

*Unlike budgeting techniques that focus purely on managing cash in and cash out, loud budgeting focuses on managing money in a way that balances financial goals with personal priorities.*

Here are some examples of loud budgeting in action:

- **Prioritizing travel and experiences.** You love traveling, so you allocate a significant portion of your budget to vacations, flights, and unique experiences. To make room for this, you consciously minimize spending on dining out, buying new clothes, or upgrading tech gadgets.
- **Investing in health and wellness.** If fitness is a top priority, you might spend on a premium gym membership, personal training, or healthy meal delivery service. To balance the budget, you might skip expensive hobbies or entertainment subscriptions.
- **Supporting education and self-development.** You might value lifelong learning, so you allocate funds for online courses, workshops, or attending conferences. To afford this, you reduce spending on luxury items or entertainment.
- **Building a dream home.** If creating a comfortable home environment is important, you might splurge on high-quality furniture or interior design while cutting back on vacations or eating out frequently.
- **Family and community.** You might direct resources toward supporting your family, like paying for your child's extracurricular activities, saving for their education, or donating generously to causes you care about. In exchange, you might drive an older car or limit discretionary spending.

- **Fashion or hobbies.** If you're passionate about fashion or a specific hobby, you could spend more on designer clothes, art supplies, or sports gear, while being thrifty in other areas like entertainment or dining.

Loud budgeting is about unapologetically aligning your money with your values, even if it's unconventional. It's the financial equivalent of saying, "This is what matters to me, and I'm going to focus on it."

**Informational Sources:** Experian: "[What is Loud Budgeting and Is It for You?](#)" (March 30, 2024); SoFi: "[What is Loud Budgeting?](#)" (September 18, 2024).

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