



# Budget

	<p><b>My partner just spends what they want and I have no say</b></p>	<p><b>Why talk about project budgets when we never talk money anyway?</b></p>		
<p><b>We don't know how to handle money; what good will it do to talk?</b></p>			<p><b>My partner makes so many mistakes, I hate talking money</b></p>	
<p><b>The door cost us just \$95 So, isn't that the end of it?</b></p>			<p><b>I just hold my breath about \$\$ and wait for it to pass</b></p>	
<p><b>We just gave up and have separate finances</b></p>			<p><b>They pinch every penny and we can't buy what we need!</b></p>	<p><b>We fight every time we talk about money - yuck!</b></p>

## **Budget - Getting into the Money stuff**

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# Getting into the Money stuff! When we think

about money and budgets, many of us get the idea that opening this subject means we will hear the word “No” a lot and never get what we really want. Actually, the opposite can be true, since we are adults who are able to make our own decisions about our money. We can even benefit from the thinking process that we use to budget our money.

The practical realities of money get us thinking of specifics, and specific planning will help your project succeed. So, let the budgeting process be an aid to thinking out the steps and the materials needed for your project. You will end up with these good byproducts from the time you spend budgeting: materials lists, suppliers, costs, and timelines. You can also think through whether it is worthwhile to get bids, or even include a supply trip to a distant vendor along with a pleasure excursion. This will all help efficiency and even boost morale.

**M**any of us do not put much thought into budgets for projects, but instead we just buy some central materials and dive into the project. Yet, planning can help you have the money and materials to finish the project, and that will make your whole family happy.

So, bring along a pad of paper and your assigned budget/planner and go at it when you are shopping for your next project. I prefer to shop for projects in the evenings when the stores are not too crowded, and to reserve weekend workdays for efficient construction. If you shop without pressure, you can get samples, check colors, and scan through related instruction materials. And then not buy them, but go home, check resources like the web and your books, talk with folks you rely on, and also make a budget for the project.

### **Having trouble with the delay of Budgeting?**

Taking the time and allowing the delays for these preparatory steps of participating in your budget really do make the wait worthwhile: in this time you gain perspective, you can measure out the materials, and pre-think the steps in your project.

When we realize it is our own money we are spending, we get serious about purpose and perspective. The planning process does not have to sap our energy for budgeting a project: when we soberly consider the

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practical costs, our vision becomes crisp (a special skill when measuring and planning). So, breathe slowly, relax, and take out the calculator and the sketches. You will be surprised at the benefits that conscious thinking will yield in this area.

### **Ready?**

Let your partner know you are ready to look at the budget for the project. Give them a chance to join you. You might ask them for their project plans or the material flyers or bids they have. Wait a bit. Then let them know you will get started if they can't get to it, and that you will review together what you come up with.

### **Sit**

Now, sit down near the spot to be renovated. Gather together any flyers and materials estimates you have. Look at the space to be changed. What are the differences between the existing space and the new space? What will need to go and what will be required here before the work can even begin? If you are lost

at this point, that is OK. Write down your questions, and take a snapshot in your mind of the areas of confusion.

fusion.  
It is OK to be confused

