

Stop Avoiding Your Budget: Four Reasons to Take Control of Your Destiny

The Washington Post's Michelle Singletary shares her dos and don'ts on budgeting.

Most people treat their budget like a “check engine light” – a nagging warning that is ignored until the car breaks down on the side of the road. But ignoring that alert can cost you a lot of money in the end.

Instead of waiting for a breakdown, treat your budget like Google Maps. It's a guide to steer you in the right direction and to redirect you when you go off course. If you don't know where your money is going, you aren't in control of your financial destiny; your impulses are.

Can't stick to a budget because of all the road noise to spend?

I have a solution.

Make your budget the bad guy.

Here's how.

Your friends: “Let's all go on a Caribbean cruise.”

You: “I want to go, but my budget won't allow it. It's telling me I can't afford a lavish vacation this year.”

By letting the numbers take the heat, you push back against the pressure to overspend and give yourself permission to say no. By the way, “no” is a complete sentence.

If you struggle to see the value in tracking every penny, consider these four practical reasons a written spending plan is essential:

No. 1: It balances your needs and wants

We are masters of self-delusion, often labeling wants (the premium streaming bundle, the daily coffee run) as needs.

A budget forces you to live your financial truth and distinguish between wants and needs.

If you spend \$200 a month on dining out, that's money that can't be saved for an emergency, pay down student loan debt or save for retirement.

Your budget doesn't tell you that you can't treat yourself; it simply shows the trade-offs required to spend on your wants.

No. 2: It stops the lying

Most people “guesstimate” their spending, and they are almost always wrong.

You remember the \$1,500 rent payment, but you forget about the \$15 here and the \$20 there. As Benjamin Franklin wrote, “A small leak will sink a great ship.”

Try this. For one month, write down every penny you spend. Everything. From the bag of chips from the vending machine to your daily coffee fix. Only then will you stop lying to yourself about why there's more month than money.

No. 3: It functions as a stop sign

How do you know if you're spending more than you can afford if you don't have a figure to compare it to?

Our financial world is designed to make spending fast and easy through one-click ordering and tap-to-pay. A budget acts as a stop sign, providing a barrier to a digital system that encourages you to buy now and worry about paying later.

No. 4: It'll push you to prioritize

A budget doesn't only have to be about setting limits on what you can't do or have. Turn that thinking around. It can also show you what you can do.

Want to buy a home? Let your budget tell you when.

My grandmother, Big Mama, used to say, "Every penny ought to have a purpose."

Budgeting isn't just numbers on a piece of paper. It's not just about keeping your expenses down in categories like eating out. It's a way to direct your spending toward the financial values I hope you've set for yourself.

By assigning every dollar a destination before you get your paycheck, you ensure your money works for your future rather than disappears in the present.

Once you're budgeting, here's some noise you should tune out:

Having your own place is a sign of financial responsibility: You are not a financial failure if you need more time to live at home.

You need an app for that: It doesn't matter which budgeting tool or software you use. It's more about your mindset. Think of all the people who buy expensive workout equipment to help them lose weight. The treadmill ends up just being a place to pile up clothes. The same applies to budgeting tools. Your motivation makes the tool work, not the clever features of the budgeting software.

Ask yourself: What do I really want to accomplish with the money I earn?

Your financial goals help you stick to your budget.

You need to make more money: How do you get broke on a \$200,000 annual salary?

You spend \$200,001.

Yes, you need to make a living wage. But lots of people make enough to live well.

The Labor Bureau's Consumer Expenditure Survey is a good guideline to determine if you are out of line in your spending compared to others.

The bureau tracks the percentage of total spending (not total income) allocated to specific categories. Housing and transportation together continue to account for more than half of the average American budget. Here's the most recent breakdown from a [2025 report](#):

Housing: 33.4%

Transportation: 17%

Food: 12.9%

Health care: 7.9%

Entertainment: 4.6%

Apparel and services: 2.5%

For example, if you keep your housing costs to about 33%, your rent should be \$1,375 a month on a net annual salary of \$50,000. I know keeping your rent or mortgage to this percentage target may be hard if you live in a high-cost area. However, when your housing costs reach 40 or 50% of your income (and please calculate it on a net basis, meaning after taxes), it will be difficult to save for life's unexpected financial emergencies or for retirement.

Use the percentages as a guide, and adjust them according to your family size, location and salary.

Ultimately, a budget reflects your values. By looking at the numbers today, you aren't punishing your current self; you're protecting your future needs.

Stop wondering where your money went and start telling it where to go.