

THE BFFS METHOD

Budget. Feminist. Freeing. Stashes.
Unlearn. Reclaim. Financial Power.

Let's Be Real...

Who has time to track every single transaction? **Definitely Not me.** And if you're juggling work, kids, or just trying to function as a human—probably not you either.

That's why I created this system.

I've been using this system **since I was 16**. It's how I (and hubby) **bought 3 homes** and sold 2 **before** hitting **30 years old**. And most recently? It's how I restructured our entire family budget when **I lost my job** and we had to make life work on 45% of our income. (Yep. 45 percent!) Now I want to share it with you—because it works.

I'm also a big believer in evening things out.

If one partner's bringing in the money and the other is keeping the household running—you know, the **unpaid CEO of family life**—you both deserve a say (and a “guilt-free” spending allowance). So here it is: my oversimplified, totally doable method for finding your budget.

👉 *BFF Stashes (Your BFFs)*


Let's break your money into clear categories (a.k.a. “stashes”) and finally create a system that feels *fair*—and actually works.

BFFs: What You'll Need

Here's what you'll wanna have nearby before we get into the fun stuff.

GOODIES YOU'LL NEED:

(Not those Goodies – unless Ciara's joining us. In which case, yes please.)

- 
- ☑ This template
 - ☑ Statements
 - ☑ Handy dandy calculator
 - ☑ Beverage

It's best to print this and use ink to paper.

Either digitally, physically, or via your app. (credit card, checking, savings etc.)

Personally, I'm a red-grape-juice-for-adults kinda girl. But whatever floats your boat.

I know, I know, who still uses calculators these days? No worries, your phone should have one. you've also got Siri or Alexa and they're pretty good at math.

BFFs: How This Works

No judgement if you need to refer back to this. My memory sucks too.

REMINDERS & TOOLS THAT HELP: (because who wants to do math in their head?)

All of the totals you'll be writing in will need to be in a **monthly** figure.

Why monthly?

Because we want to compare apples to apples. Otherwise, you'll end up trying to budget with oranges and bananas and wondering why you're broke mid-month.



monthly



not monthly



Amount Frequency	Multiply By
Weekly	Amount \times 4.33
Bi-weekly (every 2 weeks)	Amount \times 2.17
Twice a month	Amount \times 2
Quarterly	Amount \div 3
Semi-annual	Amount \div 6
Annual	Amount \div 12

Need to turn random amounts into monthly figures? This cheat sheet's got your back.

Example:

If you earn \$2,000 every other week (bi-weekly), that's:
 $\$2,000 \times 2.17 = \$4,340/\text{month}$

BFFs: *How This Works*

Think of this as your mental warm-up. A quick big-picture glance so you're not like... wait, what are we doing again?

BIG PICTURE *Steps*

1

Start with your total monthly household **income**—so we know what we're working with.



2

List your **Essentials First** (aka Your Core Commitments). This is stuff like Needs, Minimum Debts, Guilt-Free \$, and Emergency savings (if you don't already have one).



3

Then subtract Essentials from your Income to see what's left for your **Flexible Funds** (aka Your Intentional Extras.) Includes Extra Debt Payments, Savings Goals, and Wants.



4

Make sure every dollar has a job—and no, this does not mean you can now buy those new shoes you've been eyeing with any extra \$.



BFFs: These are Your Stashes

Here you'll see how much each of your stashes will be. After each step, pop back here to fill in the amount you'll set aside (middle column) and what's left to work with (right column). The left column shows what's still available for the next stash, so you're always pulling from your latest total.

Bring down the number from the yellow box in the row above — that's what you'll subtract from next!

These are the numbers your spending 'Stashes' will subtract from.

These are your Stash amounts—aka what you'll set aside each month for each category.

This is what's left after each stash is built.

Essential First

Total Monthly Income	\$ _____
Total Left for Debt	\$ _____
Total Left for Guilt-Free \$	\$ _____
Total Left for Emergency \$	\$ _____

MINUS

MINUS

MINUS

MINUS

Total Monthly Needs	\$ _____
Total Monthly Minimum Debt	\$ _____
Total Monthly Guilt-Free \$	\$ _____
Total Monthly Emergency \$	\$ _____

EQUALS

EQUALS

EQUALS

EQUALS

Total Left for Debt	\$ _____
Total Left for Guilt-Free \$	\$ _____
Total Left for Emergency \$	\$ _____
Total Left for Extra Debt Payment	\$ _____

Flexible Funds

Total Left for Extra Debt Payment	\$ _____
Total Left for Savings Goals	\$ _____
Total left for Wants - Individual	\$ _____
Total Left for Wants - Household	\$ _____

MINUS

MINUS

MINUS

MINUS

Total Monthly Extra Debt Payment	\$ _____
Total Monthly Savings Goals	\$ _____
Total Monthly Wants - Household	\$ _____
Total Monthly Wants - Individual	\$ _____

EQUALS

EQUALS

EQUALS

EQUALS

Total Left for Savings Goals	\$ _____
Total left for Wants - Individual	\$ _____
Total Left for Wants - Household	\$ _____
Total Left for Extras - Woo hoo!	\$ _____

BFFs: Getting Your Numbers

Let's get started! Here's your first step and don't forget to jot down the monthly total in your "Stashes" step.

MONTHLY INCOME *Let's Normalize It*



Not sure where to start?



Use your pay stubs or bank history to estimate.

BFFs: Getting Your Numbers

First step to figuring out your Essentials. Take note of the word '**recurring**' below. That's because we want to know what expenses are consistently coming out each month.

RECURRING NEEDS *Essentials First*



Don't forget:
Monthly amount &
Write it in the **Stash** page



Examples of Needs:
Rent, utilities, gas,
insurance, groceries
(but not snacks... sorry
cheez-its).

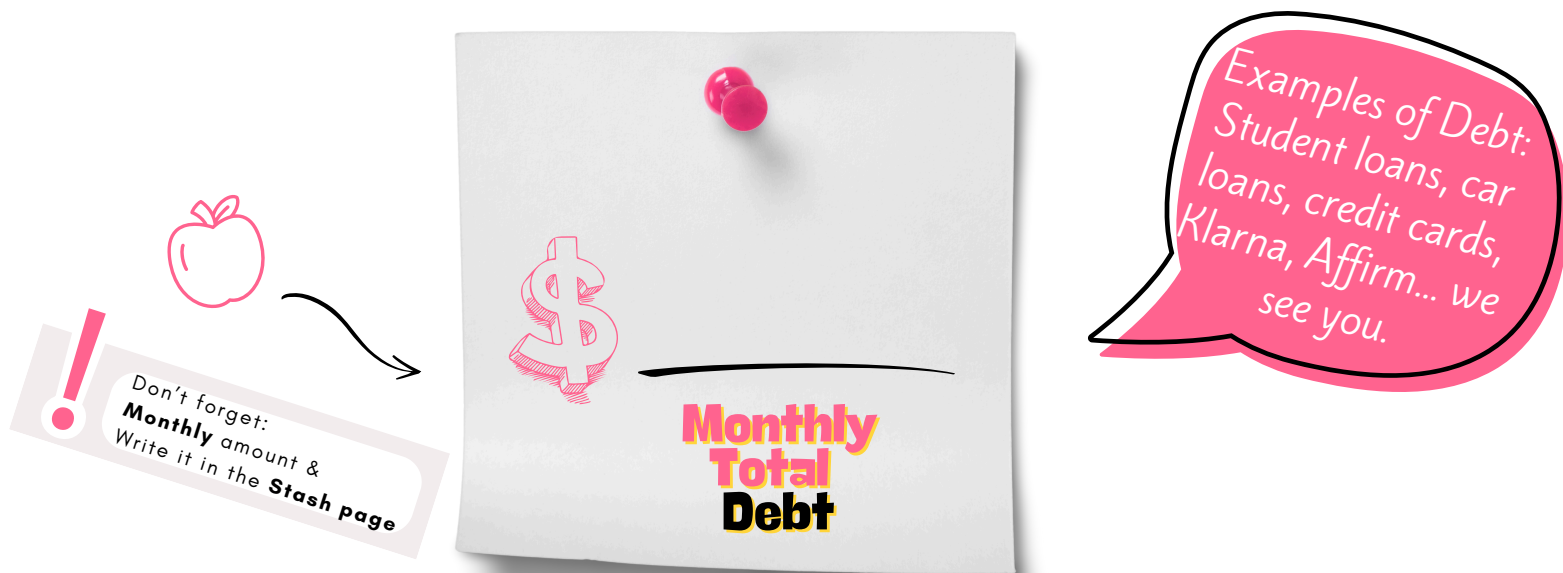
What NOT to Include in This Section:

- If it's a recurring personal expense (like a yoga membership or solo golf pass) it belongs in your **Recurring Wants - Individual** section, not here.
- This expense section is for family-level goals, shared priorities, and smart prep.
- Your one-off Needs?
That will come out of your Emergency Savings below.

BFFs: Getting Your Numbers

Second piece of the “Essentials First.” The minimum debt requirements.

DEBT OVERVIEW *Essentials First*



What TO Include in This Section:



Only include **minimum payments** here—extra payments come later.



This is a good time to make note of your **total balance** owed and the **interest rate** you're paying... this will come in handy for that Extra Debt Payments section.

BFFs: Getting Your Numbers

GUILT-FREE MONEY *Essentials First*

This will be a small amount allocated to you that you can spend on that starbucks coffee or the I-don't-need-this-double-scoop-ice-cream-on-top-of-a-cookie but it makes me happy fund.



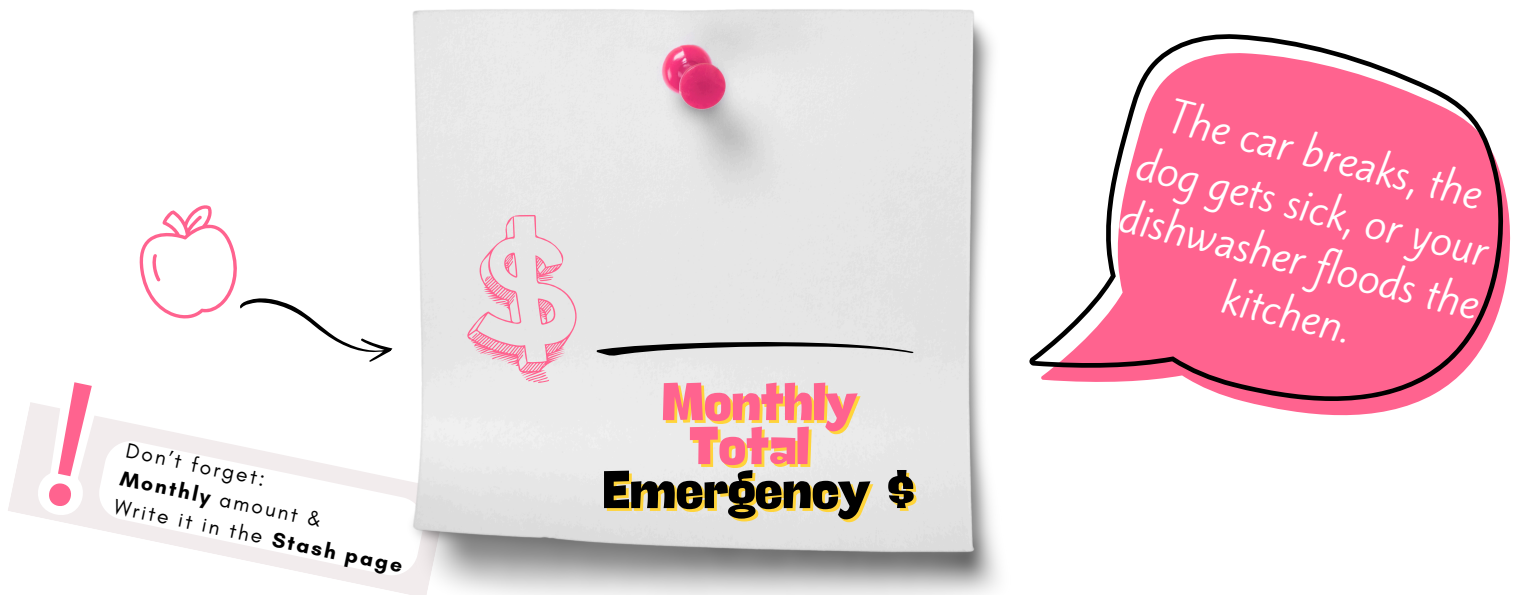
Even Out the Playing Field

- Even if you're not bringing in income, but you're running the dang household—you're working. And you 100% deserve your own money.
- Every adult in the household should have equal guilt-free money to spend however they want—No permission needed. No side-eyes. No 'but I make more.' Because contribution isn't just about the paycheck. 📊
- Start off with taking 1% of the income to allocate to each adult. After you go through all your numbers, you can come back to this section and adjust, if needed.

BFFs: Getting Your Numbers

EMERGENCY MONEY *Essentials First*

For when those one-off Needs sneak up at the worst possible moment. If nothing urgent happens this month? It rolls over and stacks up. 🙌



You Need an "Oh Sh*t" Fund

- My recommendation? Add up 3 months' worth of Needs + Debt + Guilt-Free \$. Then divide that number by 24 months to get your monthly savings target.
- That's the amount to set aside each month to slowly build your emergency fund—without stressing your budget.

BFFs: Break Time!

DONE WITH THE ESSENTIALS FIRST!

Woo Hoo!

Good Job!

Now we know how much we have left for the non-necessities. It's like the frosting on the cupcake. Do we *neeeeed* that frosting? No, the cupcake tastes good without it, but the frosting sure makes it extra delish.



Pause.
Celebrate.
Refuel.



BEFORE JUMPING INTO THE NEXT SECTION, GO TAKE THE VERY MUCH DESERVED A SMALL BREAK. WALK, CHOCOLATE, COFFEE, WINE... I DON'T JUDGE :)

JUST DON'T FORGET TO COME BACK SO WE CAN ADD THE FROSTING TO THE CUPCAKE!



BFFs: Getting Your Numbers

DEBT PRIORITIZATION *Flexible Funds*

Remember in the previous step when I said you'd need to jot down your current balances and interest rates?

This is where that comes in.

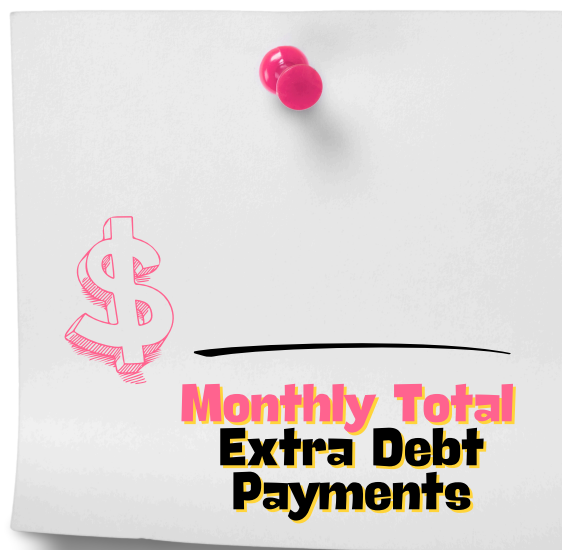
You've got a couple options here:

➤ Start chipping away at the debt with the highest interest rate (saves you the most money over time).

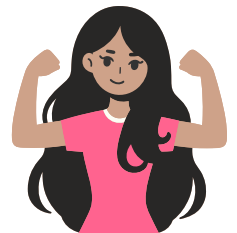
➤ OR tackle the one with the smallest balance first for those sweet, fast "I did it!" wins

And if you don't remember. No worries. Honestly, I couldn't even remember which step the Minimum Payments section was in— and I wrote this thing. 😂

Don't forget:
Monthly amount &
Write it in the **Stash** page



Let's get you out of debt!



BFFs: Getting Your Numbers

SAVINGS GOALS *Flexible Funds*

This is where you can add your future goals.



What I recommend...

- Have a bucket here for those “one-off wants” too. Like a last-minute concert ticket or spontaneous family day trip.
- Any bonuses, refunds, or leftover money (wishful thinking? 😊) can also go into this “extras” bucket.
- Then, at the end of the year, you can all review it and decide how to spend it—guilt-free.

BFFs: Getting Your Numbers

RECURRING WANTS- HOUSEHOLD *Flexible Funds*

So this is the 'it feels like a need, but let's be real—it's a want' category. Think: streaming services, paying-for-the-app-that-turns-on-my-butt-heater-before-I-get-in-the-car, home decor, snacks, family memberships, wine... (Could this be a need? ...no. No.)



The keyword is *household*...

- as in, expenses that benefit the whole fam, not just one person.
- If it's a solo-benefit kind of thing, it goes below in the Recurring Wants – Individual section.

BFFs: Getting Your Numbers

RECURRING WANTS- INDIVIDUAL *Flexible Funds*

Again, we're all about **leveling the playing field**.

Each person should get the same total amount for their recurring personal extras—no “but I make more” energy allowed.



What I recommend:

- Got littles with allowances? You can include those here too.
- One person's extras cost more? No biggie. The other partner gets to pocket the difference so it evens out. We're here for equity, not “who earns more.”

BFFs: *It's the End of the Form As We Know It*

GUESS WHAT???
You're done! You. Did. That.

Actually, wait....



Just making sure
you turned all the
totals into monthly
figures.
Go double-check real
quick—I'll wait. 😊

It took a little work, but hey—you've officially created a budget that doesn't require tracking every single swipe. Every expense now has a bucket and a monthly limit, so you can spend without second-guessing and save without obsessing.

And for the mamas who aren't bringing in the most income?



Your work at home still counts. And this budget just proved it. You just made sure you're getting compensated for the work you do every day to keep your household running.



And yes, you can tell your partner that Steph from Excel(ing) With Steph, a master budgeter, said so. 😊

BFFs: *Once You Pop, the Fun Don't Stop!*

LOVE THIS?
This was just foreplay.

The full **BFFL** brings the entire budgeting experience to your fingertips:

monthly money maps

plug-and-play
templates

extra tools for debt
and savings

1:1 support

accountability
check-ins

and so much more!

Don't want to DIY it? I GOT YOU.



Lucky for you, I actually
love making budgets—

so if you'd rather hand it off, I'll
build a custom plan just for you.

Get the whole
dang cupcake
(not just the
bread)

✨ Did this help you? Share
your favorite takeaway and
tag me [@excelingwithsteph](https://www.instagram.com/excelingwithsteph)
❤️ please and thank you!

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