BUDGET Right

Self-Care Toolkit

Rest. Reflect. Realign.

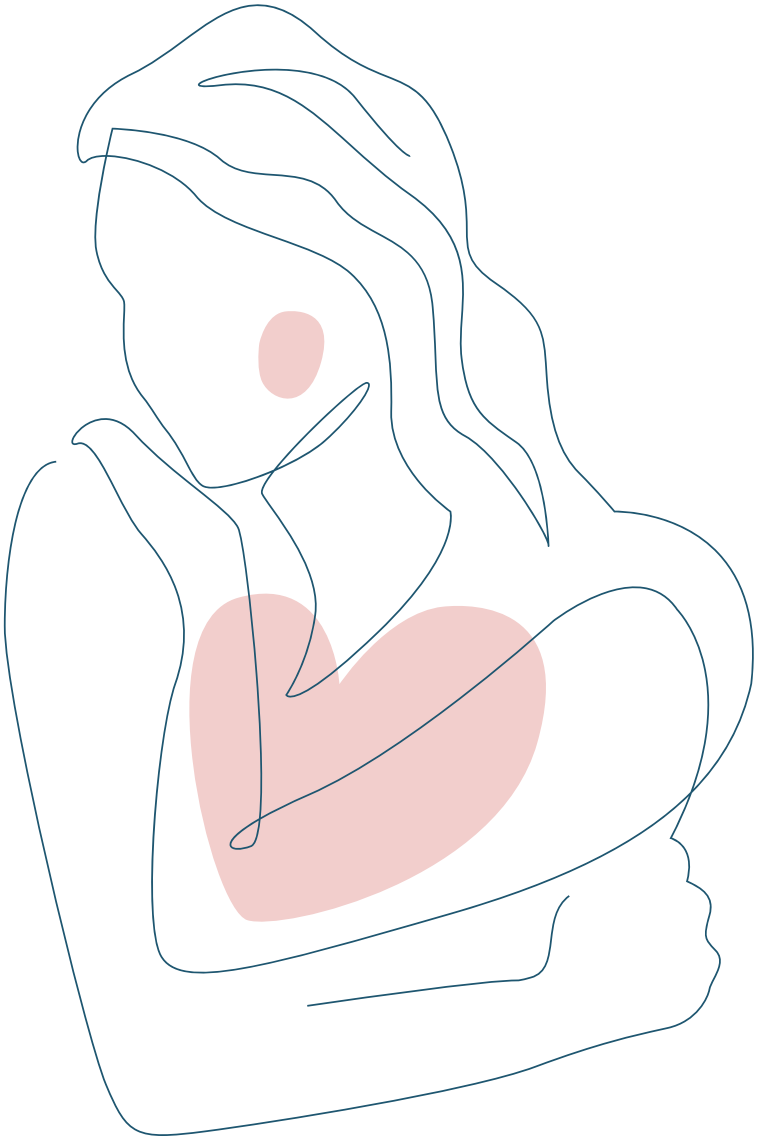
A Toolkit for Your Budget & Wellbeing

Life gets busy. Budgets get tight. And self-care often gets shoved to the bottom of the list.

This toolkit is your permission slip to pause - because rest is productive.

When we take time to refill our cup, we make better money decisions, reduce stress spending, and find the clarity to get back on track.

Let's Budget Right and Care Right - together.



© Budget Right | www.budgetright.com.au

Budgeting is Self-Care – A Mindset Shift

What beliefs do you hold about money and rest?

How do you feel after a money win (like paying a bill or saying no to a splurge)?

Write down one way budgeting has improved your mental health this month.

"Taking control of your money is an act of self-respect."
- *Carrie-Ann McLean*

© Budget Right | www.budgetright.com.au

The "Pause Before You Purchase" Journal

Emotional spending is real – especially when you're tired or overwhelmed. This page helps you pause before tapping your card.

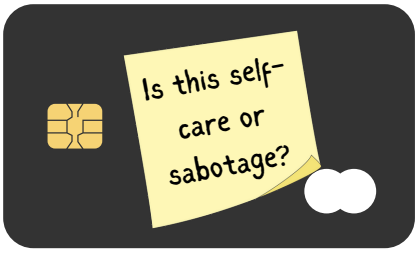
Before you buy, ask yourself:

- Am I tired, stressed, bored or triggered?
- Do I need this or just want it right now?
- Can I afford it without touching my savings or going into debt?
- Will this still feel good tomorrow?
- How long did I have to work to pay for this?

Think about your last emotional purchase. What triggers you? When you identify your triggers, pur a fixer in place. Something you can do instead of your emotional spend.

TRIGGER	FIXER

Bonus Tip: Put a sticky note on your debit card that says, "Is this self-care or sabotage?"



© Budget Right | www.budgetright.com.au

Self-Care on a Budget

Self-care doesn't need to cost a thing. Here's a list of budget-friendly ideas that soothe your soul and protect your wallet.

💖 Free / Cheap Self-Care Ideas	💸 Mindful Money Moments
Go for a walk or dance to your fave playlist.	Check your bank balance without shame – just awareness.
Declutter one drawer or tidy a small space.	Create a mini savings goal, even if it's just $10 a week.
Journal for 5 minutes about how you're feeling.	Light a candle while updating your budget – make it a vibe.
Stretch or nap without guilt.	Plan a low-spend or no-spend day and notice how it feels.
Call or text a friend for a quick catch-up.	Celebrate small wins – like paying off a $20 debt or sticking to your plan.
DIY spa night – light a candle, soak your feet or do a face mask.	Set a timer for a 10-minute budget review – quick, clear and done.
Listen to a podcast or audiobook that inspires or relaxes you.	Unsubscribe from one tempting email list that makes you want to spend.
Watch the sunrise or sunset and just breathe.	Write down one financial goal for the week and track it.
Create a "joy list" – write down 10 things that make you happy.	Review your spending for the week – what felt good, what didn't?

© Budget Right | www.budgetright.com.au

Your Weekly Self-Care Check-In

Do this once a week - because your wellbeing deserves it.

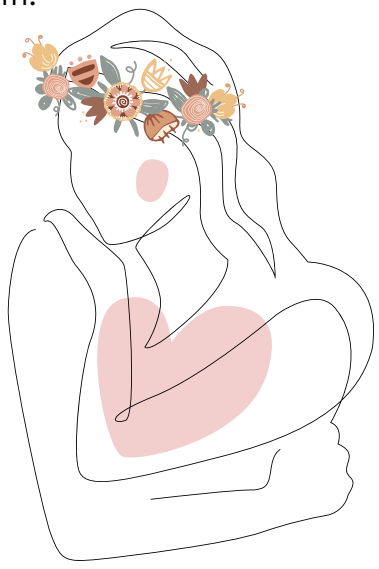
Question	Your Answer
How am I feeling physically and emotionally?	
Did I rest this week or push through everything?	
Did I spend emotionally or mindfully?	
One thing that drained me this week.	
One thing that filled my cup.	
What is one kind thing I can do for myself this week?	
Did I set and honour my personal boundaries?	
What's one thing I'm proud of this week?	
How did I show myself love or compassion?	
Is there anything I need to let go of before next week?	

© Budget Right | www.budgetright.com.au

Affirmations for Financial Wellness & Rest

Read these when your budget (or brain) feels heavy.

- I deserve rest, not just productivity.
- My budget is a form of self-love.
- I am doing the best I can with what I have.
- Resting today helps me thrive tomorrow.
- I am not behind – I'm healing and growing.
- I trust myself to make wise and loving choices with my money.
- It's safe for me to rest and still be successful.
- Every dollar I manage with care brings me closer to freedom.
- I release guilt about my past financial choices – I'm focused on growth.
- Resting allows me to reset, recharge and realign with my goals.
- I am worthy of abundance, peace and rest.
- Small steps create big changes in my life and finances.
- I am learning, growing, and improving every day.
- I honour my needs – financial, emotional, and physical.



"Rest is not a reward, it's a requirement. Take time to pause – your mind, body and budget will thank you."
- Carrie-Ann McLean

© Budget Right | www.budgetright.com.au

Budget Right Reset Plan – 5 Easy Steps

Breathe – Take 3 deep breaths before touching your budget.

Review – What worked well this month? What didn't?

Rebuild – Adjust categories with compassion, not guilt.

Refocus – Set 1 small goal for the week ahead.

Reward – Celebrate your progress with a free self-care treat.

"You don't need a perfect budget, just a fresh start and the courage to keep going."
- Carrie-Ann McLean

© Budget Right | www.budgetright.com.au