

BESPOKE BUDGETING ATELIER

“Your atelier for elegant money mastery.”

*Welcome to
The Bespoke Budget Atelier.
Where budgeting meets
intention and elegance.*

*Here, you’ll learn to design a financial life
that feels as good as it looks.
It’s balanced, confident,
and uniquely you.*

*Money management doesn’t have to feel mechanical.
Budgeting can be as creative and personalized as you are.
Think of this worksheet as your financial atelier.
A place to tailor your spending, saving, and goals with intention and style.*

*Start by discovering your budget personality to understand
your natural money tendencies and use The Bespoke Budget Worksheet
to craft a plan that fits you perfectly. One where every dollar has purpose,
every choice reflects your values, and every goal feels within reach.*



DISCOVER YOUR BUDGETING PERSONALITY

This assessment is designed to help you uncover your unique budgeting personality, the natural way you think about, interact with, and manage your money.

Understanding your tendencies isn't about labeling yourself as "good" or "bad" with money; it's about gaining insight into what motivates you, what challenges you, and what kind of budgeting system will actually stick.

Once you know your budgeting personality, you'll be better equipped to build a plan that fits your lifestyle instead of fighting against it. Think of this as the first step toward creating a money approach that feels natural, sustainable, and uniquely yours.

BUDGETING PERSONALITY TYPES

- Cautious Carla
- Balanced Betty
- Investor Ivy
- YOLO Yasmine

ASSESSMENT

After looking over the personality types, stick around and take the assessment to find out your budgeting personality.



Cautious Carla



“Better safe than sorry.”

When it comes to budgeting, I don't take chances.

I like to know exactly where my money's going, down to the last penny.

I track every expense, plan for every bill,
and keep a little cushion in case life throws a curveball
(because it always does).

Some might call me overly careful, but I call it peace of mind.

For me, budgeting isn't about restriction;
it's about security, control, and sleeping soundly
knowing I'm prepared for whatever comes next.

Key Skills

- **Discipline**
- **Analytical Thinking**
- **Patience**
- **Risk Management**
- **Attention to Detail**
- **Planning and Organization**





**When it comes to budgeting,
I believe in a healthy mix of
saving and living.
I keep an eye on my spending,
make sure my bills and goals are
covered, and still leave room for
the fun stuff.
Because what's the point of
working hard if you can't
enjoy it a little?
I'm not extreme in either
direction; I just like knowing my
money is working for me, not
against me.
For me, budgeting is all about
balance—responsibility
with a side of joy.**

Balanced Betty

“Budget smart, live well.”

Key Skills

- Practical yet flexible
- Enjoys both saving and spending wisely
- Uses a budget as a guide, not a restriction
- Keeps short-term fun and long-term goals in harmony
- Adjusts easily when life changes
- Values experiences as much as financial security



INVESTOR IVY



“Make your money work for you.”

I see budgeting as the foundation for building wealth. Every dollar has a job. Some go toward expenses, but most are put to work growing my future. I track my spending, but I'm even more focused on increasing my assets and maximizing returns. I love finding smart investment opportunities, and I'm not afraid of a little risk if it means long-term gain. For me, budgeting is about multiplying money. Not just managing it.

Key Skills

- Strategic and future-focused
- Comfortable taking calculated risks
- Prioritizes building assets and passive income
- Loves learning about markets, investing, and growth opportunities
- Sees money as a tool for freedom and impact
- Confident and goal-driven with her financial plans



YOLO

Yasmine



“You can’t take it with you!”

Key Skills

- **Spontaneous and fun-loving**
- **Values experiences over possessions**
- **Prefers enjoying the present to planning for the future**
- **Doesn't like rigid rules or strict budgets**
- **Often spends impulsively on things that bring joy**
- **Optimistic—believes things will work out financially**
- **Motivated by freedom, adventure, and living life to the fullest**

Let's just say budgeting isn't really my thing. I live in the moment and believe money's meant to be enjoyed, not hoarded. If there's a concert, a weekend trip, or a fancy latte calling my name, I'm in! I figure life's too short to stress over every dollar. Sure, I try to keep an eye on my spending (sometimes), but I'm more about experiences than spreadsheets. For me, budgeting is about making memories, not making cuts.



BUDGET PERSONALITY ASSESSMENT

Before you start building your dream budget,
it helps to understand how you naturally relate to money.

This quick quiz will reveal your unique Budget Personality.
The patterns, priorities, and instincts that shape your financial decisions.

Answer each question honestly
(no judgment here!)
to discover whether you're a:

*Cautious Carla,
Balanced Betty,
Investor Ivy,
or YOLO Yasmine.*

Your results will help you design a budget
that not only works on paper
but truly fits who you are.



1. Payday feelings

- A. Time to treat myself!
- B. Straight into savings.
- C. I'll review my budget before touching it.
- D. Let's see how far I can stretch it this time.

2. The word "sale" makes you...

- A. Excited—how could I not?!
- B. Suspicious—it's a trick!
- C. Curious, but I'll check if it's in the budget.
- D. Tempted, but I usually walk away.

3. Your credit card bill arrives.

- A. I don't look at it until I absolutely must.
- B. I pay it off immediately.
- C. I check for errors and pay on time.
- D. I sigh, but it's worth the experiences.

4. Your friend invites you on a last-minute trip.

- A. I'm already packing!
- B. No way—it's not in my budget.
- C. Let me check flights and see what I can afford.
- D. Maybe next time, unless there's a killer deal.

5. What's your relationship with budgeting apps?

- A. Tried them, didn't last a week.
- B. I have spreadsheets dating back years.
- C. I use one consistently and check weekly.
- D. I don't need one; I spend as I go.

6. Your favorite kind of shopping.

- A. Emotional or spontaneous—it's therapy!
- B. Window shopping only.
- C. Strategic—planned and researched.
- D. Travel, food, and fun experiences.

7. If your favorite item is sold out, you...

- A. Find it somewhere else, no matter the cost.
- B. Take it as a sign you didn't need it.
- C. Add it to a wish list for later.
- D. Shrug—it wasn't meant to be.

8. When you think about saving money, you feel...

- A. Proud and secure.
- B. Restricted and bored.
- C. Responsible and adult.
- D. Like I could be missing out on life.

9. Unexpected bonus check!

- A. Time for a splurge!
- B. Straight into investments or savings.
- C. Half for fun, half for future goals.
- D. Plane ticket fund, obviously.

10. You see a friend with a new designer bag.

- A. Envy! I start online shopping immediately.
- B. I think of how many stocks I could buy instead.
- C. I admire it, but I'm fine with my budget-friendly version.
- D. I'd rather spend that on a trip.

11. Your dream purchase is...

- A. A full designer wardrobe.
- B. A paid-off mortgage.
- C. A reliable car and rainy-day fund.
- D. A round-the-world ticket.

12. You track your spending...

- A. Rarely—too depressing!
- B. Religiously.
- C. Weekly or monthly.
- D. Not at all, but I know roughly where it goes.



SO, WHO ARE YOU?

It's time to see which money mindset leads your financial style! For each of your 12 answers, match your choice to the personality type below. Tally up how many A's, B's, C's, and D's you selected. The letter you chose most often reveals your Budget Personality.

- A. *YOLO Yasmine*
- B. *Cautious Carla*
- C. *Balanced Betty*
- D. *Investor Ivy*

Want to discuss how to build a budgeting plan that can change the way you spend?

Contact me to set up a consultation to set your goals.

[Contact](#)



It's never too late to take control of your money. Life gets busy, bills pile up, and suddenly "budgeting" feels like something you should've started months (or years) ago.

But here's the truth: there's always time to start. Whether you're twenty-five or sixty-five, one decision today can change the entire direction of your finances. Start small, stay curious, and give every dollar a purpose. Your future self will thank you—and I promise, you'll feel lighter once you do.

