

The World's Sexiest Budget

My budget was butt ugly before I started webcam modeling. We're talking thousands of dollars of credit card debt. We're also talking about a lame job where I worked my ass off just to scrape by each month, and a budget with absolutely no wiggle room! Every time I went out or made an impulse purchase, I felt a pang of guilt knowing that I was just adding it to my heap of debt. I felt trapped, like I was running in circles just to survive. Ever feel that way?

Not only did I want out of the proverbial rat race, but I wanted a sexy budget. I wanted a budget that smoothly covered all my expenses, paid down my debt, saved for rainy days, and left a little wiggle room for going out and pampering myself. Too lofty a goal? I think not.

As a webcam model I eventually tripled my income potential, and doubled my actual income because I'm lazy (key word here is eventually; it took time and patience!). I began to build the budget of my dreams.

So let's assume that you've been camming for a couple months and have a loyal group of regular customers, and you're seeing the money coming in. Initially you might be tempted to splurge in celebration of your success, but wait just a minute. It's way sexier to create a budget that you can feel good about, one that never makes you feel bad about yourself, one that is tall and dark and handsome. What? Oh right, we're talking about budgets. Moving along.

How to Create the World's Sexiest Budget

I'm going to refer to something called the You Need A Budget Method (YNAB). It's so sexy. It's the budget of the future, lol. The YNAB Method follows four basic rules.

Rule 1. Give every dollar a job.

Rule 2. Save for a rainy day.

Rule 3. Roll with the punches.

Rule 4. Live on last month's income.

Pretty simple, right? So let's do that.

1. Give every dollar a job.

First we need to create a list of jobs. That will look something like this:

Categories + ⇅ ⇅	Budgeted \$0.00	Outflows \$0.00	Balance \$0.00
▼ Monthly Bills	0.00	0.00	0.00
Rent/Mortgage			
Phone			
Internet			
Cable TV			
Electricity			
Water			
Natural Gas/Propane/Oil			
▼ Everyday Expenses	0.00	0.00	0.00
Groceries			
Fuel			
Spending Money			
Restaurants			
Medical			
Clothing			
Household Goods			

Then as the dollars come in, each one is assigned to a category. The thing that is different about this method is that you **never budget with dollars you don't already have**. There's no guesswork to be done. When you're deciding whether or not you have money to spend, you are not looking at your account balance. You are looking at your category balance. That way, when the bills come in, you've already assigned dollars to those categories, and you can use the category balance to pay them.

Categories +	Budgeted \$0.00	Outflows \$0.00	Balance \$0.00
▼ Monthly Bills	0.00	0.00	0.00
Rent/Mortgage			
Phone			
Internet			
Cable TV			
Electricity			
Water			
Natural Gas/Propane/Oil			
▼ Everyday Expenses	0.00	0.00	0.00
Groceries			
Fuel			
Spending Money			
Restaurants			
Medical			
Clothing			
Household Goods			

2. Save for a rainy day.

Now we need some categories for those annual, semi-annual or emergency “jobs”. As a self employed webcam model, you will need to set aside some money for paying taxes. I personally do this by taking off that percentage from every paycheck, and putting those dollars to work in my taxes category. That’s just my preference, but the rainy days obviously come secondary to immediate and predictable monthly expenses. Other rainy days that might come up include car insurance, home/car repairs, medical bills, holidays, tuition, etc. Create the categories and assign some available dollars.

▼ Rainy Day Funds	0.00	0.00	0.00
Emergency Fund			
Car Repairs			
Home Maintenance			
Car Insurance			
Life Insurance			
Health Insurance			
Birthdays			
Christmas			

You're taking those larger expenses that often creep up when you're not ready, and dividing them into smaller chunks each month. This way you'll never get blindsided and those expenses will be much more manageable.

This is also where you'll start saving for longer term goals like a down payment on a house, a car, a new computer, or that really nice expensive webcam with full HD and zoom/pan action.

3. Roll with the punches.

Overspend in a category? Cancel a vacation? Move your money around and make your dollars work for you where you need them to. You da boss.

4. Live on last month's income.

The YNAB method breaks the paycheck to paycheck cycle. How? While you're getting started using this method, one category you'll want to create is known as a buffer. Any dollars that aren't needed for other jobs are assigned to the buffer, and you keep adding available dollars until you've set aside enough money to cover a month in advance.



Eventually, you won't even need to touch this month's income until next month. This will of course be a process, and the other three rules of this budgeting method will get you there.

That's what makes this budget so sexy lol.

Put the YNAB Method into Practice

You can set this budget up on paper, with envelopes if you use cash, or perhaps design a spreadsheet for yourself. You can also do it with the software that is designed specifically to work with this method. If you're into that, they're currently selling the family license (meaning you can use it on all the computers in the household) for \$60, or you can even try it free for 34 days. The links on this site will save you 10% and support U Camgirl at the same time! (I'd call that a win-win lol)

There are training videos, live webinar classes and a lot more details about the YNAB method on their website. All these resources are free. Check out [YouNeedABudget.com](https://www.youneedabudget.com).

Comments or questions about the world's sexiest budget, or the YNAB method? Comment below and I'll respond ASAP!

Thanks for stopping by!