



# Cash Calm

SPENDING FOR PEACE

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TOBIE BEYER

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[www.shapeyourspend.com](http://www.shapeyourspend.com)

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### Disclosure Statement:

Welcome to "Cash Calm: Spending for Peace." This eBook is a culmination of my personal experiences, research, and insights on budgeting. This book aims to educate and inspire you on your financial journey.

Please note that I am not a certified financial advisor, accountant, or attorney. The information presented here is intended for general informational purposes only and should not be considered professional advice. Financial decisions are highly personal and unique to each individual, and what works for me may not be suitable for your situation.

Before making significant financial decisions, I strongly encourage you to consult a qualified financial professional who can tailor their advice to your needs and circumstances. The strategies and tips shared in this eBook are based on my experiences and are meant as a starting point for your financial planning.

While I strive to provide accurate and up-to-date information, I make no representations or warranties regarding the completeness or accuracy of the content in this eBook. By reading this eBook, you agree that you are solely responsible for your financial decisions and actions.

Thank you for joining me on this journey toward financial peace and mindfulness. Together, we can create a more financially stable and fulfilling life.

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Cash Calm: Spending for Peace 04

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# About the Author



Welcome! I'm thrilled you're here.

My name is Tobie, and I'm delighted to share my financial journey with you. As a wife, mom, former school teacher, and social worker, I've always sought creative ways to make the most of every dollar, aiming to ease the financial strain that so many of us face.

My fascination with bargain hunting, love for trying new recipes that stretch into the next day, and tuning into a good podcast have always fueled my passion for financial well-being. It all began when I was young and discovered the envelope system, a method that empowered me to organize and save money effectively. One of my fondest memories is shopping garage sales and estate sales with my grandma—an experience that sparked my belief in the mantra: 'Pay less if you possibly can.'

# Introduction

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We all know that money can be quite stressful at times. Sometimes, it can be extremely tough. Bills can pile up due to unexpected car repairs, loans, and medical expenses ..... the list never ends!

The stress can be tricky because sometimes our financial worry is caused by outside sources such as those listed above, and sometimes our state of mind causes financial burdens. How is that possible.....?

Sometimes, we drift into financial messes gradually and when it hits us, we feel buried and overwhelmed. And sometimes an unexpected major life event happens suddenly and completely throws us off.

But what if we didn't have to feel that way? What if there was a way to handle our finances that brought peace instead of anxiety? That's where mindful budgeting comes in.

This is our guide to understanding finances in a new light - one that promotes calmness, clarity, and control. We all can use some peace in our lives. Let's begin this effort together!

# Chapter I

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## Let's Be Honest

### Self Reflection and Financial Honesty

It's time for a heart-to-heart .....with ourselves. We need to think about our spending habits without judgment. Acknowledge areas where we might be overspending or avoiding financial responsibilities. Do we spend too much eating out? Do we have unpaid credit card debt? We must dig deep (it's hard!) and determine where we are with our money.

### Identifying Our Tough Times

If we continue our honesty check, we know certain situations or emotions affect our spending. A difficult time for me emotionally was when our son suddenly passed away. The world completely stopped for me. Fortunately, my husband continued to pay our bills during that time, as my mind never considered those things during such a tragic event.

## Chapter I



### Identifying Our Tough Times (Cont.)

Sometimes it's hard to wrap our heads around anything less important than a major event right before us.

Some days we may feel a little more stressed and not even know how to pinpoint it, and other days we feel bored or drained.

Those can be times when we might not make the best financial decisions. Recognizing these emotions can help us develop strategies to manage them. Being aware of how we are feeling is extremely beneficial.



## Chapter I

### Embracing Accountability

Accomplishing responsibility with our money is necessary! If we don't do this, our lives will never change. We must start with a few simple steps to keep us focused and moving in the right direction.



## Chapter I

### A Good Start

**Tracking Expenses:** Writing down every purchase helps us see exactly where our money goes. This is a good start and a great reality check. It helps us consider what we need to change.

Many have commented, "I had no idea I was spending so much money at the coffee shop .....or shopping on Amazon." These extra items sneak in and can dwindle our account quickly.



### Setting Boundaries

Limiting exposure to temptation helps keep our spending in check. Avoiding window shopping and online shopping sites is a good start. I am a sucker for going into a store and looking around. It can be tough to pass by everything I love and am drawn towards.

I find it easier to stay away from places that tempt me and focus on things I can afford and that are within my budget. For example, if I want something new to wear, I target garage sales in the spring and summer and thrift stores in the fall and winter. This allows me to shop without spending too much.

### Regular Check-ins

It's important to take time each week to review our finances and tweak our habits. It just takes a few minutes and is so worth it!



# Chapter II

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## Learn From Financial Mistakes

### Understanding Financial Guilt

We all have spending regrets—maybe it's racking up credit card debt or not saving earlier. Holding onto guilt doesn't help; it keeps us stuck. And sometimes when we feel stuck, we continue to do the same behavior that led us into our original mess. It's a vicious cycle that we need to break!

### Forgiving Yourself

Be kind and gentle with yourself. Acknowledge your money mistakes, learn from them, and then let them go. You're taking positive steps now, and that's what matters. I remember several times when I bought something I shouldn't have and felt guilty. It's important to look forward and not dwell on these regrets. Next are some questions we should ask ourselves to learn and become more successful with our money.

## Chapter 11

### Learning From The Past

#### Check-in and ask yourself

What led to that mistake? What were my circumstances at the time? These questions help us understand our actions and what exactly happened. Was I going through a difficult time in my life? Did something major happen?

By analyzing our actions, we open ourselves up to truth and growth. For example, we may have purchased a more expensive car than necessary, but at the time, we felt we needed something newer and more reliable due to extra traveling.

What can I do differently now? This is another good time to be honest about our situation. It allows us to move forward and make a plan. We need to ask ourselves what step we're taking next. For example, we may start looking at our expenses and start a budget.

How can this experience help me in the future? This thought process can set us up for success. For example, by reflecting upon our hard lessons, we're less likely to repeat them.

## Chapter II

### Learning From The Past (cont.)

When we turn our mistakes into lessons we empower ourselves to make better choices. I am certain that the best lessons I've learned involved doing something stupid. Those are hard ones to forget. ....And that's a good thing.



## Chapter III

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# Taking One Step At A Time

### The Pitfall of Overwhelm

Looking at the BIG picture can sometimes feel like staring at a cliff. It's easy to feel overwhelmed and want to give up. But don't.

Take one step at a time and you'll soon feel hope. It helps to think about other areas in our lives when we did well ..... where we started and how we progressed. We will discuss later just how to take control of our finances to avoid feeling overwhelmed.

Most people feel extremely overwhelmed when they have several thousand dollars of debt. Unfortunately, this type of stress can create internal turmoil and anxiety.

It's important to tackle our debt one item at a time. Think of it as a list of household chores, start with the small tasks and work up to the larger ones.

Most importantly, don't give up. Stay strong and move forward. We can gain control of our finances and our lives if we truly want it and stick with our plan.



### Breaking Down Financial Goals

Divide your goals into smaller, manageable tasks and take action. Chapter 5 shares each step of moving forward by discussing setting up a budget and following it properly. It's very easy, I promise!

#### Dreams and Goals:

For now, we can imagine some dreams and jot them down. This gets us thinking about the need for a budget and how we can reach these goals. For example:

- **Big Goal:** Save \$6,000 this year for a different car. Write down a goal you'd like to achieve by the end of the year that is important to you.
- **Monthly Goal:** Save close to \$425 per month - we know our big goal, so we must break it down and work on our monthly target.
- **Weekly Action:** Cut back on dining out and save \$60 weekly - this is an example of a specific step we can take to achieve our monthly goal.

## Chapter III

### Breaking Down Financial Goals (Cont.)

We now have a basic plan with hopes and dreams in mind. It is time to dive in and work on the steps. We may need to tweak the amounts once we have a clearer understanding of where our money is going, but most importantly, we have a target in sight. We know we want to make changes and improve our lives and motivation helps us get started with achieving our dreams!



## Chapter III

### Breaking Down Financial Goals (Cont.)

#### Celebrate Small Wins

Every step forward is progress and worth noting. Treating ourselves to simple rewards—like a favorite coffee or relaxing face mask, we stay positive and focused on our efforts. I love to meet with my friends and go thrift store shopping. It's an economical and fun way to spend time together while snatching great bargains and remaining financially centered. We should be responsible in life, of course, but also take time to have fun and focus on something that makes us happy. There should always be a balance, and appreciating small things is a way to maintain that balance.



## Chapter IV

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# The Importance of Staying Calm

### Stress is Real

When we struggle with our budget, stress can occur. This can affect every aspect of our lives. Many of us have been there. We might avoid eating properly, visiting the doctor when needed, and opening up to our loved ones.

Money issues can affect our well-being and our personal and work relationships. As a result, we might make poor decisions, avoid dealing with finances, and create more of a financial shamble for ourselves.

Money and finances affect our health,..... and our physical and mental health affect our finances. We need to be tuned in to both at once and not separate the two. It's often hard to deal with a personal issue without it affecting us financially.

One of the first things we should do is recognize and be honest about our situation. We cannot let these behaviors continue or we will dig a deeper financial hole for ourselves. Staying calm will help us navigate this step and lean into our next move.

### A Big Lesson

About five years ago, we decided to change our lives and move closer to family. This move was two hours away, which meant job changes, a new town, a different home, and all the hard things.

Making such a change was a real financial hit (not to mention an emotional one) because, as most people know, it's expensive and stressful to move! However, after about a year of renting and looking for a permanent home, we knew this was not the path we wanted to continue (for various reasons), so we recognized that and made another change. After that year, we returned to our previous area ..... where we felt at "home" again.

The experience was costly and humbling, but we did learn many valuable lessons. It would have been easy to dwell on the negative, but we often remind ourselves of what we learned and gained from taking that jump and experiencing something we thought would be better.

Living life is not always easy, but it is insightful.

### Let's Breathe

When we start feeling the least bit stressed, we need to check in with ourselves.

Since our mental and physical health is affected by our emotions about our financial situation, it's important to take control and manage these feelings the best we can.

One way to start is to breathe and focus. We can do it anywhere at any time.

## Let's Breathe (Cont.)

Close your eyes.

Breathe in through your nose as you count to four.

Hold your breath for four counts.

Breathe out slowly, and count to four.

Do these steps again as many times as needed until you feel calm.

Deep breathing helps slow down our heart rate and clears our minds, making it easier to tackle our tasks with a cool head.

And I find it amazing how much better I feel doing this natural and simplistic action. People write entire books regarding breathing and its importance!



## Chapter V

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# Getting Back on Course

## Create a Budget

Instead of shying away from this task, we should embrace it!

Creating a budget is an opportunity to guide our money in all the directions it needs to go, rather than our lack of budgeting sending US in directions we should not go.

If we don't have a budget, we should waste no time creating one. This is a must-have helper to keep our stress at bay. We shouldn't let the idea of a budget intimidate us but rather motivate us to step towards taking control of our lives.

A budget is simply a plan for our money, telling it where to go. It allows us to be in total control of our finances. Beginning this is easy!

## Create a Budget (Cont.)

Here's how we start:

- Begin by listing income and expenses. Include all sources of income and all items such as subscriptions, credit card or medical debt, insurance, utilities, groceries, etc.
- Assign funds to essentials first like housing, groceries, and bills.
- The next step is to decide how to assign what's left in alignment with your goals. For example ..... if we have \$350 left over at the end of the month, we might put half of that in savings and the other half towards paying off our house sooner. We want to ensure we set money aside for our emergency fund (three to six months' expenses are ideal).







### Here's how we start: (Cont.)

- Notice each expense - Look for items dragging us down each month. For example, do we have a hefty car payment? If so, consider changes that can be made such as selling the expensive car and getting one more affordable. Are we actually going to the gym where we pay a monthly membership?
- Continue looking at possible changes to the budget, .....slicing and dicing what isn't truly needed. We may want to discontinue a subscription here and there. Or, do we take a side job for a few months to pay off that credit card debt? This is the perfect time to be honest and objective about our finances.
- Set up a system to stay organized so that following a budget is doable and consistent (perhaps an app on our phone, a spreadsheet on our computer, or a handwritten one on paper).

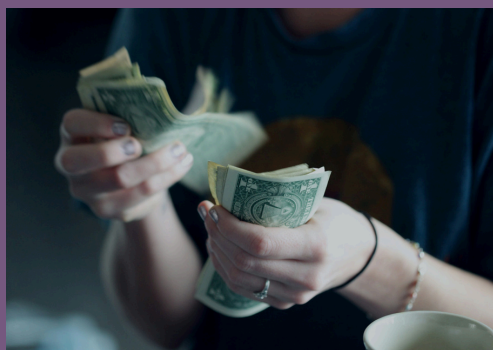
### Use Cash and Debit

A key to money management is to avoid credit cards. They are one of the biggest reasons people experience financial stress and hardship. It's important to save cash for those things we want such as cars, electronics, furniture, etc.

If we have credit card debt, recognize it and create a plan to pay it off. Remember, stressing about it more will make life extremely difficult.

The best action is to pay them off and stop using them. We start by paying off our smallest balance first and go from there.

Many of us have used credit cards at one time and know the stress of these bills as they take our hard-earned money by charging us excessive interest and fees, which can increase exponentially over time, and we end up paying much more.



### Tracking Progress

We should always use the tools that work best for us. Consider a system such as a spreadsheet, a budgeting app, or a simple notebook.

Update this regularly to see where we stand. Many great budgeting apps are available free of charge or at low cost.

I always do research before committing to a tool or process. I appreciate the Dave Ramsey website (Ramsey Solutions) as it offers many free and low-cost resources and information to help in all areas of financial life. It's solid advice that is tested, true, and effective.

### Adjusting The Plan

Life happens and requires us to be flexible. Sometimes an unexpected expense arises and we have to pivot. We must not let this event throw us off and knock us into a tailspin. Stay strong!

It can be nerve-racking, but we must stay smart, focused, and calm. ....Most importantly, remember to breathe.

## Chapter VI

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# Staying Focused and Goal Setting

## Setting Clear Financial Goals

Let's turn our dreams into goals! Remember chapter 3 and how we dipped our toes in the dream water? Some excellent goals might be paying off debt, saving for a home, paying off our car, or building an emergency fund. We all have different ambitions, so tuning in to what works for us is our best strategy.

## Staying Focused on Your Goals

Keep your goals a priority each day and review them often. If we take the time to set up a budget and consider what's important, we should carry this through by focusing on our plan.

My husband and I began writing down our major goals after we'd been married a few years and placed them on the side of the refrigerator where we could see them. It was a simple thing and didn't seem like it would matter, but it truly helped and reminded us what we needed to do.



Some great strategies to help us stay on track include:

- Daily reminders with motivational messages are great incentives.
- Ask a friend or spouse to check in for accountability.
- Create a simple vision board with goals using pictures or words and a place where it can be seen daily.
- Imagine achieving those financial goals. This visualization practice can motivate us to think about how this will make us feel and how our lives will improve by reaching these goals.

Whatever strategy we choose to stay focused is great. As long as we are consistent and moving in the right direction, that is what matters most.

### Money Mindfulness

Being mindful means staying present in the moment. When making a purchase, we should pause and ask ourselves a few helpful questions:

- Is this item a need or something I want?
- How does buying this make me feel?
- Is this purchase in line with my financial goals?



\*Most importantly if we decide to buy something, use cash/debit only!

It's necessary to practice asking ourselves these questions because by pausing and thinking, we can make intentional choices that support our financial peace.

### Money Mindfulness (Cont.)

#### Keep A Mindful Money Routine

- Daily: Review spending and plan out the day. Glance at those goals listed on the refrigerator!
- Weekly: Update the budget and make sure it is consistent with tracking.
- Monthly: Revisit goals and make any changes as needed.
- Practice Gratitude: Regularly, acknowledge blessings. Just look around, we have so many.
- Maintain A Positive Attitude: Consider progress and steps in the right direction. Keep going!
- Maintain connections with friends and family who have a similar money mindset. These individuals are special and important to us, so fostering our relationships is key.



## Chapter VII

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# Handling Stressful Times

## When We Feel Financial Stress

Most of us have felt overwhelmed by unexpected challenges like medical bills or job loss. These situations can easily throw us off guard and create intense worry.

Sometimes, our child or spouse becomes ill and we are not only dealing with the concern of their health but also the stress of additional medical bills. I was listening to a financial podcast recently and a caller shared that their child had been hospitalized for several days.

Both parents decided to stay with the child day and night in the hospital. This led to a major financial burden for the family due to a lack of income.



## Chapter VII

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### When We Feel Financial Stress (Cont.)

When we are emotionally distraught, we often make decisions that can negatively affect us financially. It can be a stressful and confusing time all at once, but our finances can become a mess.

It's necessary to step back and look at the bigger scene. Asking ourselves, "What will happen if I do this?" is a great start.

## Helpful Coping Strategies

### Emergency Fund

Setting aside a small amount each month is important to provide a financial cushion. Saving three to six months' worth of expenses set aside is ideal.

An emergency fund is smart money management and gives us peace of mind. Of course, we should only pull funds from this account for true emergencies.

In our household, we have a separate money market account along with our checking, which helps keep our emergency money separate and easier to manage.

### Wonderful People

We know we are blessed when we have trusted friends or family who are supportive and influential. These individuals can listen and help solve problems from a different perspective without fear of judgment. It's also fine to consult a trusted financial counselor if that's our need and desire.



### Helpful Coping Strategies (Cont.)

#### Self-Care

This is another great time to breathe! Taking care of ourselves during financial stress is essential. We need to focus and get back on track. It's okay to take time for ourselves or our family when needed. Sometimes we become so stressed, that we put everyone and everything on the back burner.

This is the time to find activities (low-cost versions!) that help us relax and recharge. For example, we could meet a friend for coffee, or utilize some alone time with a long hot bath.

## Self-Care (Cont.)

It doesn't have to be expensive, but we must remember that we are human and our minds need to unwind during stressful times. We need to connect with ourselves and with others, too.

It's important to remember that with one step at a time, this challenge will pass and we will gain wisdom and strength. We will be more equipped to handle the next thing that comes our way.

And something eventually will!



# Conclusion

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Financial struggles are real and can sometimes be debilitating. They can wreak havoc on our physical as well as our mental health. It's important to recognize our behaviors and take action. First, acknowledge the messy situation and that something needs to change. Second, be kind to ourselves and focus on moving forward rather than digging a hole and sitting in it. Third, make a plan and start budgeting.

Taking a step toward financial well-being is brave and smart! Just beginning the process is something to celebrate as our lives will continue to align in all the good directions. By following these steps, we learn about ourselves, and others, which profoundly enriches our lives. Our physical, mental, and financial health will thank us!



# Additional Tips for Calm and Smart Spending When Life Happens

## Managing finances after losing a job....

Tip: Losing a job can be extremely stressful, but there are steps we can take to manage our finances. Cutting expenses that aren't essential and prioritizing our needs is the first step. Next, create a temporary budget reflecting the new income level, including unemployment benefits or savings. Find ways to earn extra income, such as freelancing or gig work. Reach out to creditors to discuss temporary payment plans if needed, and utilize community resources or government assistance programs.

## Handling unexpected medical expenses....

Tip: Unexpected medical expenses can strain your budget. To manage them, review your health insurance policy to understand your coverage and out-of-pocket costs. Negotiate payment plans with healthcare providers or hospitals if you can't afford to pay the bills upfront. Consider using a health savings account (HSA) or flexible spending account (FSA) if available. Additionally, explore financial assistance programs or charitable organizations that offer help with medical bills.

## Saving for retirement when in debt....

Tip: Balancing saving for retirement with paying off debt can be tricky. Start by creating a budget that allocates funds for both goals. Focus on high-interest debt first, while contributing a smaller amount to your retirement account. Retirement plans offered by an employer are excellent to utilize, especially if they offer matching contributions. As you pay down debt, gradually increase your retirement contributions.

# Additional Tips for Calm and Smart Spending When Life Happens (Cont.)

## Struggling to pay monthly bills...

Tip: If you're struggling to pay your bills, start by reviewing your budget to identify areas where you can cut back. Do you have an expensive car payment, for example? Reach out to creditors to discuss alternative payment arrangements or extensions. Explore assistance programs for utilities, housing, or food, and consider seeking financial counseling to help you manage your situation. It's okay to ask for help. We all need it at times!

## Avoiding impulse spending....

Tip: Impulse spending can bumble a budget and financial goals. To avoid it, create a shopping list and stick to it. Even better, implement a waiting period, such as 24 hours, before buying non-essential items. Avoid shopping when you're emotional or stressed, as this can lead to impulse buys. Track your spending to stay aware of your habits, and look back at those financial goals to stay motivated.

## Living paycheck to paycheck...

Tip: Living paycheck to paycheck can be incredibly difficult, but there are ways to improve your financial situation. Start by creating a budget to track your income and expenses. Look for opportunities to reduce unnecessary spending. In addition, increase your income, such as taking on a side job or additional responsibilities at work. Build an emergency fund, even a small one, to cover unexpected expenses and gradually work toward breaking the cycle of living paycheck to paycheck.

# Thank You!

I truly appreciate you taking the time to read this eBook. Budgeting is a life-changing skill and practicing those strategies is a constant work in progress. Mindful and calm spending is the key to success, and you are on your way to improving your financial well-being!

I hope the information and tips provided have been helpful and empowering. Remember; every step you take brings you closer to financial peace and stability.

Stay focused, stay calm, and keep making those wise spending choices. You've got this!

With gratitude, Tobie

## Let's Connect!

Visit my website...



[www.shapeyourspend.com](http://www.shapeyourspend.com)

