

Excerpt from: THE UNBALANCED LEDGER

Budgets, Barks, and Beautifully Imperfect Living

Teresa Maza (Laughs by Teresa)

Section Title: Sansa's Budget Bootcamp

Short Summary:

This chapter blends memoir with practical advice as Finance Manager Teresa Maza recounts her worst financial messes—from impulse purchases like the Big Mouth Billy Bass to latte sprees—and the easy steps she took to find financial sanity without the guilt.

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Picture me, the self-crowned queen of budgeting trainwrecks, starring in a Black Mirror horror flick where my bank account—down to \$22.13 before rent—was a ghost town with pennies skittering like roaches. As a finance manager, I slay spreadsheets by day, but off the clock, I was a hot mess. I planned a \$5 coffee run that spiraled into a \$20 latte spree and a \$150 ‘vintage’ lamp I swore would ‘spark fiscal balance’. It flickered ominously while Sansa’s roo-roos, my personal zen bell, mocked my receipt shredding woes. My husband muttered, “That lamp’s our new roommate.”

I’ve finally dodged the Eat What’s Left diet and clawed my way to financial homeostasis. You can too! Grab some tap water (it’s free, and coins are for hoarding!), and let’s turn your wallet’s disaster flick into a *Pitch Perfect* triumph.

Step 1: Track Your Spending (Sansa’s Sniffing the Cash Void)

Every two weeks my paycheck would vanish faster than a TikTok trend, leaving me wondering if I’d bankrolled a glow-in-the-dark fidget spinner the unbalanced ledger startup. So I called a budget meeting (dog treats mandatory, because I caved to Sansa’s glare) and realized I had to track every cent like a CSI: Money Edition sting. My take-home pay—\$2,500 from my soul-draining job, plus \$100 from slinging vintage tees on Nextdoor for Sansa’s treat fund—went into YNAB’s free trial, along with every \$7 latte, \$15 Big Mouth Billy Bass impulse buy (it sings “Sweet Caroline”), and \$2 gum pack. I quickly learned to snap receipt photos to dodge her shredding rampages. Five minutes of daily tracking exposed my \$150/month coffee catastrophe. My husband sighed, “You’re funding Sansa’s latte empire.”

Step 2: Categorize and Analyze (Sansa's Barking for Truth)

My \$100/month takeout habit was giving Joker vibes, so I herded my spending into neat piles like I was untangling a Knives Out mystery. I sorted 30 days of expenses in a Google Sheet, hiding my shame (I once “balanced” my budget with a napkin and a prayer) with dog stickers.

Categories:

- Essentials: Rent (\$1,000), utilities (\$150), groceries
- Wants: Netflix, dining, that cursed lamp
- Future: Savings, debt payments
- Surprises: Car fixes, Sansa's \$95 vet bill.

And even though I was tempted, there was no sneaking \$30 sushi into “groceries”. Sansa's growl was (and still is) my lie detector. Reviewing showed my coffee habit was probably single-handedly funding the local coffee shop, and my Amazon orders could build a novelty sock shrine. No shame, just clarity.

Step 3: Choose a Budget Plan (Sansa's Not Impressed)

That lamp didn't end up sparking wisdom, just Sansa's glare, and I felt like I'd greenlit a flop sequel. I needed a budgeting method if I wanted a financial life raft to dodge the instant-noodle diet.

Options:

- 50/30/20 Rule: 50% needs (\$1,250), 30% wants (\$750), 20% savings/debt (\$500). Simple, like avocado toast.
- Zero-Based: Every dollar gets a job (income minus expenses = zero). Intense, like a Tony Stark montage.

- Envelope System: Cash in labeled envelopes (e.g., “\$100 Fun”). When it’s gone, you’re done. Gritty, like an indie drama.

I vibed with a 50/30/20 system in a Google Sheet for my chill chaos energy. I set a \$20 ‘Treat Yo’ Self’ cap. Sansa got a bone; I got a movie.

Step 4: Review and Adapt (Sansa’s Hoarding Pennies)

My first budget was a glorious trainwreck—\$150 on coffee, a forgotten \$30 subscription hitting like a Stranger Things cliffhanger. But that’s okay—I was aiming for progress, not perfection. I reviewed weekly (10 minutes on Sundays). If I overspent on wants (\$200 instead of \$150) or saved \$50 on groceries, I tweaked next month’s caps, lowering wants down to \$100 to compensate and upping my savings to \$550.

I celebrated wins—like saving \$200 in three months for a new desk chair, keeping me motivated and sane. I stayed flexible and pivoted as necessary like a TikTok dance trend. Sansa’s penny-hoarding swagger had my back. My husband groaned with a grin, “Still funding Sansa’s treat empire? Nice save on that chair!”

Step 5: Slay Debt (Sansa’s Guarding the Exit)

Debt’s a gremlin, but I’m fiercer. To escape the paycheck-to-paycheck circus, I used the debt avalanche method, targeting my 18% APR \$2,000 credit card with \$100/month from my 50/30/20 savings bucket, transferring to a 0% intro APR card (12 months, no fees) to save \$200/ year in interest. I haggled 5% off my internet bill. Sansa’s \$95 vet bill had screamed “emergency fund,” so I started one to avoid new debt. My husband muttered, “Maybe Sansa should negotiate our bills.”

Step 6: Build a Savings Mindset (Sansa's Eyeing the Prize)

Mindset's everything—find your “why”, like my dream Japan trip (gasp—a vacation that doesn't involve my cousin's cat-fur-covered couch!) Saving ain't sexy, but it beats wallet breakdowns. I automated \$25/month to go directly into a high-yield Wealthfront account for my Japan fund, inspired by office 401(k) gossip. I learned from my slip-ups—if I blew \$50 on knockoff earbuds, I skipped several \$5 snacks to make up the difference. Small wins added up, each one moving me one step closer to a stress-free future—and a spreadsheet so tidy, it's worthy of its own trophy. Sansa was unimpressed since it didn't go directly into her treat fund, but I felt like a budgeting velociraptor, roaring with pride.

Closing Pep Talk: Conquering my budget felt like directing a blockbuster on a \$5 allowance, but now I'm the boss of my cash, not chasing its ghost. With Sansa's penny-pinching swagger, fewer latte disasters, and a plan sharper than a Succession one-liner, my bank account's gone from ghost town to margarita-fueled fiesta. Laugh at your slip-ups, dodge Sansa's receipt shredding paws, and own your wallet like a Barbie sequel boss. Future You, sipping cocktails on a guilt-free vacation, is popping champagne. So, spill the tea—what's the dumbest thing you've funded?
