



TRANSCRIPT

Episode #33: Establishing a Realistic Money Routine that Isn't Stressful

KUMIKO LOVE *from* THE BUDGET MOM

Welcome to the Get Organized HQ podcast. I'm your host, Tasha Lorentz. Every week we share practical strategies for less stress and more peace as we dive into all topics life and home organization. I'm so glad you're here for this week's episode.

INTRODUCING TODAY'S GUEST: KUMIKO LOVE

Welcome back to the Get Organized HQ podcast. I am so glad that you're here for today's episode with Kumiko from The Budget Mom. So you might know her from the Miko Love podcast. You might recognize her from her book, *Your Money Your Way*. She is a budgeting queen.

And today we're going to be talking about how to have less stress and more peace in your financial routines. And how, in order to have less stress and more peace, that might actually mean that your financial routines are taking up less of your time and your mental energy than you might be anticipating that they're going to.

So I'm excited for you to listen into today's episode. Kumiko is one of our speakers at this year's Get Organized HQ Virtual conference as well where she is going to be sharing about paying off debt. And so if you want to catch her totally free session at Get Organized HQ Virtual, make sure that you've grabbed your free ticket.

There is a link in the show notes where you can go to grab that ticket as well if you have not. But that is enough about that for now. Go ahead and tune into today's episode with Kumiko.

WELCOMING KUMIKO

Well, Kumiko, thanks so much for coming onto the Get Organized HQ podcast today.

Kumiko: Yes, thanks for having me.

Tasha: Yeah. So you are one of our speakers for Get Organized HQ Virtual, which is coming up very soon now. And I wanted to sit down and talk with you a little bit more just about money. I mean that's what you share about all of the time. And maybe some more practical tips and just like daily habits and routines that people can implement.

We'll get into a little bit later, a little sneak peek of what you are going to be sharing about specifically at Get Organized HQ Virtual in your session. And hopefully everyone can go and check that out as well.

WHO THIS IS FOR

Tasha: Whether the people listening in are just getting started with looking at their finances, creating an action plan, setting their goals and figuring out what it is that they want to do, or if you're someone listening in and you really

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have been at this for a while and maybe you've had a budget that you stuck to for years but are just looking for more practical ways to be the one in control of where your money is going — and also to make it less difficult and taxing on yourself to do that.

To get these things kind of down pat, the routines established so that it's not making decisions every time you have to sit down and be like, okay, what do I need to look at? So, can you just give a little introduction of who you are and what you share about for anyone who may not have met you before?

KUMIKO'S BACKGROUND

Kumiko: Yeah. So I'm Kumiko Love and I am the owner and creator of The Budget Mom. And really my business and what you see online really started with me sharing my own story. That's how this was created. I was a single mom trying to pay off over \$77,000 worth of debt.

And like many people, I went online searching for a community. And over the years — over 10 years now — this is what I've been doing. My background is in finance. I graduated with a bachelor's in finance, accounting, and economics.

And I ended up going the finance route, not so much the accounting route. And so I do have education. I'm also an accredited financial counselor. I have my designations, worked in the finance industry, investment industry for a really, really long time. So that's just where my educational background is.

I'm really passionate about helping single moms and low-income families because that was my situation, that was my story. So I feel like it's easy for me to relate and empathize

with people going through those very specific money issues and problems.

WHERE TO FIND KUMIKO

So yeah, so I share a lot on Instagram, but we are very unique and special on YouTube where, you know, you're talking about routines. I share my exact money morning routine almost every single day over on YouTube.

DAILY MONEY ROUTINE

Tasha: Yeah, that's awesome. So I want to dive into some of the specifics, like for someone who wants to set that up for themselves. But in the show notes I'm going to link to that YouTube channel. Do you have like, how many days a week would you say you share that?

Kumiko: Probably four or five days a week.

Tasha: And for this like daily routine, is this something, are you filming it every time that you share it or is it something you're doing seven days a week and you're setting up the camera and filming it like four or five days a week?

Kumiko: No, so my morning routine, I only do four or five days a week. Now look, when you're talking about money and routine and schedules and goals and all the things, there needs to be a balance between being obsessive with our money and having it consume your everyday thoughts, your mind, your energy all the time — and having a routine where you allow yourself to have it consume all those things for a short period of time.

For the routine that you're doing. But then after you do that, you're able to step away, not think about it, not have it consume you, not

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have it waste your mental energy, not have you being stressed or having anxiety or overwhelm around it. We should be able to do our routine and walk away and not have to think about it.

WEEKENDS OFF

I am very, very — so for me, like my weekends are my weekends. It's where I'm 100% present with my family. So I don't even really look at my phone on the weekends. So for me, I don't worry or stress or look at my money on my weekends because I already know what's going on with my money during the week.

I already looked at it, I know what's happening so I don't have to worry about it. So when you see my videos on YouTube, it is my true money routine. What I'm truly doing in my real life, when I'm doing it.

Tasha: I love that — and that the goal is to have that less stress and more peace, specifically in this case when it comes to finances.

And part of that is not always looking at it. Anything that's functioning well you should be able to look away from for a while without stressing about it.

STEPS IN KUMIKO'S ROUTINE

Tasha: So, can you kind of walk us through what are the steps that you follow for your daily money routine?

Kumiko: Yeah, so my money routine, it kind of shifts every day depending on what I need to get done. A lot of it every time — I do my money routine without hesitation all the time — no matter what, is I'm tracking my spending. I am the type of person, I'm a pen-to-paper gal.

I track every single dollar, what's coming in and what's going out. Now a lot of people feel like this is too much, it's too overwhelming. But when you're able to tackle it in bite-sized chunks, it literally takes me under a minute to track my spending every day.

If you do it every day, it's not so overwhelming. Now if you don't do it and you're trying to track your spending one day a month, yes, it's going to feel very overwhelming because you have a lot of things that you have to do, a lot of data that you're processing.

So tracking my spending, it's me looking at my financial goals, it's me making my savings transfers or doing my payday routine on my paydays, which I currently get paid on the 1st of every month.

It's just me basically in the maintain phase of using a realistic budget in my life and having that be successful. I know a lot of the times when we see payday routine videos and like all these things on social media it's very glamorized.

It's very hyped. It's like people paying off a lot on their credit card, they're sharing their wins. But in reality, when you are managing a system with your finances and managing it well and it's working, a lot of the time it's not exciting.

THE BORING BUT IMPORTANT PHASE

Yes. You're not like having, experiencing these huge wins every second of every day. It's not glamorous and in fact, a lot of the time it's things that we feel aren't worth sharing on social media. However, it's the maintain phase, this — what I call — boring phase, that leads us up to the successes that we see with our money.

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And I share that all the time on my socials. Like on my morning routine, I'm like, well, guys, you know, today I'm just tracking my spending. I have some savings trackers that I want to fill in or I'm saving a little bit of money here, but it's nothing glamorous or huge. And I think that's really important to share and keep on the top of people's minds, for sure.

HOW TO TRACK SPENDING

Tasha: So when you say that you're tracking your spending, I'm curious, can you explain how you do that on pen and paper? Because there's so many ways. Like, I mean, you could track by what store you're spending money at. You could try to categorize. But then, I mean, there's always the tricky — oh, was this like household necessities or was it groceries or was it discretionary spending? And I'm not really sure.

Kumiko: Yeah. So tracking your spending is different for everyone. Here's what I say: keep it simple, but make sure you track your spending in a way that you understand it.

And what I mean by that — and what you're talking about — is budget categories. We're talking about our spending categories. Well, does this purchase go in household or does it go in fun, or does my mortgage go under debt or does it go under my household category?

It doesn't. My point here is it doesn't matter. What matters is that you make it make sense for you. Because what matters when you're tracking your spending is consistency. So if you're going to track your mortgage payment under debt, then make sure you're tracking that consistently over time.

Because the reason we track our spending

is to see trends, and it's really hard to see trends when you're constantly switching on where you're tracking your spending in your categories. Right? So for me, I like to keep it simple.

KEEPING CATEGORIES SIMPLE

And what I mean by that is start with maybe five — I would say five to seven — budget categories. The only reason you would break away or break down a budget category is because you're wanting to personally analyze a part of your spending on its own.

Big one for us is eating out. A lot of people will put their grocery shopping and eating out in one category called food. However, though, if you notice and you're like, man, my food budget is dwindling really fast. What the heck is going on?

Then you might want to separate that category out into eating out so you can really dive in and see what the heck is happening here. When I track my spending, I have specific budget categories that I have set that I am consistent with.

For instance, I will go onto my bank online. I will check what's come out of my checking account. I'll write it down in my book. Now, my variable spending — I'm a little bit different from people. I'm a cash spender. I use the cash envelope method. So when I'm spending my cash throughout the day, I'm saving my receipts, I'm tucking it in my little envelope, and the next morning, that's what I'm tracking.

I'm tracking those receipts. And that's very helpful if you are a cash spender like I am, and you are utilizing the cash envelope method. People ask me all the time, "Miko, oh, my gosh,

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I got behind. I forgot to track my spending for like an entire week. I don't know where my cash went. Like, I didn't keep the receipts. I don't remember where it went."

This is why we keep our receipts. Just tuck it in the envelope that you're spending from, and that way if life happens and you do get behind, at least you can come back to it. So that's what I'm doing when I'm tracking my spending in my morning routine videos.

DECISION FATIGUE AND SYSTEMS

Tasha: Yeah. And like you said, it's super simple. And with so many of these things, I think establishing the system and choosing which budget categories — do you want five? Do you want seven? Do you want to break out your eating out from your food? Like, that's where all the decision making is happening. And that's what can feel kind of overwhelming.

Even though what I'm hearing you say is there really isn't a right or wrong as long as you choose something and stick to it. But then once you have that established, even if you have a week of transactions to go back and categorize, you know exactly what you're doing. So maybe it'll take you 15 minutes instead of five minutes that it normally takes.

But I think knowing what you're doing next is one of the biggest game changers in actually doing something. You don't have to make the decision every time you sit down.

Kumiko: That's right. That's right. And that's why we have systems. Right? This is why we have a management system with our money where we're able to make financial decisions even when we're tired or we're overwhelmed or we're overworked or angry or whatever — we

are able to make those decisions because our system has our back.

ADAPTING TO LIFE CHANGES

Tasha: Yeah, for sure. So I feel like this is one of those topics that I'm like, has this been over-covered for the last five years? But I'm going to ask you anyway. How have you approached your budget categories changing and shifting?

Whether that be just straight up because of inflation — groceries cost more than they did five to ten years ago — so if you've been doing this for a while, like you probably can't have the same grocery budget. Or having a child, having a child move away, having a change of your job, moving — like there's all sorts of things that I think, you can have your budget set and be like, this is great.

But keeping that in check with reality that like, oh, when I set this budget, my child was eight and not eating nearly as much as they are now that they're a young teenager or something like that.

Kumiko: Yeah. So I always say that, you know, a realistic budget — one that actually works — is a reflection of your real life.

And if you are copying and pasting the same budget from month to month to month to paycheck to paycheck, you're doing it wrong. And that's the only time I'm going to say you're doing budgeting wrong. And this is the reason why a lot of the complaints we get about budgeting is "I can't stick to it. I'll set it up, I get really excited about it, I use it for a month or two and then I just stop — like gradually, slowly just stop using it."

Well, that's because it's not a tool for you to use

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anymore. It's literally just this copy-and-paste kind of template that you're using that doesn't fit your real life.

WHY WE BUDGET

We create a budget not to pay our bills. Heck, we don't even create a budget to pay things on time. That's not why we're budgeting. We're budgeting to prepare and pay for our real life and to do it in a responsible way that honors our values and goals. This is why we budget.

And so when you, like — for instance, my budget, and I've shown this before — my budget that I had back in 2013 is drastically different than the budget I have now. I went from one kid to two kids, I got married, I moved into a home. All these change, right? Your budget should be different not from year to year, but literally every single time you sit down and do it.

The reason being is our lives are never the same, right? You have a wedding this week that you didn't have last week. You have dinner out with friends that you have this week that you didn't last week, or a birthday party for your son. Things come up in your life that are different every single time you create your budget and your budget needs to reflect that.

ADJUSTING CATEGORIES

And so that's how we handle — like, especially like our food budget. So if you're staying with your food budget, you know, a hike in inflation, more expensive grocery prices, and that is drastically different, say, than from a year ago. When you spend in one area, you need to decrease in another.

So part of budgeting and having to change

our budget categories as far as increasing or decreasing — we have to ask ourselves, if we spend more money in this area, we have to spend less money in another area. Where can I make that happen? This is just a switch — a changing of our money in between what we already have.

But then we can look at, do we need to increase our income? Right? That's another part of that equation we need to look at. So yes, your budget should be changing. And I get questions like, "Miko, I feel like I'm doing it wrong because it's changing. It's not what I used to see."

You're not doing it right or wrong. In fact, you're doing it correctly.

SETTING GOALS REALISTICALLY

Tasha: And that's just the reality of expenses, right? So it's almost setting yourself up to fail if you're saying, well, for the next five years, this is how much I want to spend on eating out.

Kumiko: Well, eating out is going to change in the next five years. So unless you're planning to gradually eat out less and less and less every year for the next five years, then it's really going to have to have changes to reflect, like you said, reality of what you're living in.

Tasha: So when it comes to setting these budget categories, how are you doing this monthly? I mean, you said it's changing every time. I guess I'm asking how do you set a goal for yourself with that?

You know, like if you wanted to spend less on eating out, are you saying, okay, last month we spent \$600 as a family eating out, this month I want to spend 550? Or are you breaking that

down to like, I don't want to eat out today? Like, how do you approach a goal with your spending with your budget being variable?

SMALL INCREMENTAL CHANGES

Kumiko: Small incremental changes. Our budget is created not from where we want to spend, but where we are actually spending.

So if you are doing your budget and you see, man, I'm spending \$700 a month on eating out. This cannot happen anymore. Then the next budget, you're going to do your — set your budget — for 650 and you're going to make changes. Anytime you make changes to your spending, you have to realize that your spending isn't just that. It's usually happening for another reason — a deep down emotional reason or another reason other than just "I like to eat out."

So you need to start doing that internal work. And until you address the internal work, it's going to be really hard to, say, set those goals and reach them when it comes to your budget category numbers.

ON MORTGAGE AND DISCRETIONARY SPENDING

Kumiko: But it's kind of like saying, How much would I like to spend on my mortgage? You know? Like — sure, I'd love for it to be a thousand dollars less than it is. That would be great. But it's not realistic — we can't just make it happen by wishing.

And it's the same thing with discretionary spending. Sometimes we think, Oh, I can just snap my fingers and cut it way down without any difficulty at all. But even with something like food — sure, you could decide not to eat

out for the whole month, but you're probably going to spend more on groceries. You can't eat for free.

So it's really about recognizing where you actually are and then setting incremental steps from there — just like you said earlier.

STOP COMPARING YOUR BUDGET TO OTHERS

Yeah. And I think when you're trying to figure that out for yourself or your family, one of the most important things you can do is not compare. I get it all the time. Anytime I share a grocery haul or a meal plan, I get both extremes — "Oh my gosh, your food budget is outrageous!" or "Wow, how do you keep your grocery budget so low?"

That kind of comparison is really unhelpful because there are so many factors at play — where you live, your family size, dietary restrictions, what you value. Someone who eats only organic, gluten-free, and dairy-free will have a completely different food budget than someone like me, who tries to eat healthy but has no dietary restrictions and can eat pretty much anything.

So we have to step away from comparing ourselves to others and instead focus on what actually works for our lives.

WHEN YOU OVERSPEND

Tasha: Definitely. Another question I wanted to ask is: what do you do if you sit down for your money routine, and you realize you've overspent in a category? Like maybe you're trying to only go out for coffee twice a week, but when you look at your receipts you see you actually went three or four times. How do you

handle that and move forward?

Kumiko: We need to ditch the guilt and the shame around it. Life happens. Things come up. This financial journey — and budgeting in particular — is not about perfection or doing everything “right.” It’s a learning experience. And learning means sometimes you make mistakes or things don’t go as planned.

That happens to me all the time — like spending more than I intended on clothes or, for me personally, it’s running gear. When that happens, I ask myself: How can I fix this? That’s the first step. Can I return it? I’ve talked about this a lot — and yes, I know some people feel embarrassed or ashamed to return something, but if you can return it, do it!

The second step is giving yourself grace and treating it as a learning experience. Ask yourself: What can I do differently next time so this doesn’t happen again?

If you notice it becoming a pattern — if the same overspending happens month after month — that’s when it’s time to do some deeper internal work. There’s usually an emotional or practical reason that keeps showing up, and you can’t just ignore it.

For me, I’ve learned that this financial journey isn’t just about money — it’s about your whole life. When you get serious about your money, it affects your values, your relationships, your habits, everything.

So give yourself grace and the opportunity to learn and do better — don’t let guilt or shame keep you stuck.

BUILD FINANCIAL OPTIONS

Kumiko: On a practical level, see if you can adjust your current budget to account for the overspending. Maybe you cut back somewhere else this month. And I really recommend building financial options for yourself — what I mean by that is having a cushion, like a sinking fund, a savings account, or even a little cash envelope set aside.

For me, I keep a “miscellaneous” cash envelope in my wallet with \$50 every paycheck, just in case. Those kinds of options keep you from feeling like you’ve completely blown your budget when something unexpected comes up.

That way you still feel grounded and in control, even if you make a mistake.

WIGGLE ROOM IN YOUR BUDGET

Tasha: So with that in mind, do you build wiggle room into your budget? Like knowing you’re going to want to buy running gear or something at some point during the year — how do you approach that?

Kumiko: Yeah — it depends on where you are in your journey. Someone with no debt and a fully-funded emergency fund will have more wiggle room than someone with maxed-out credit cards and no savings.

Even when I was paying off debt, though, I always budgeted for some fun. Because otherwise — what’s the point?

At first, I was so strict and frugal that I didn’t allow myself any joy, and I burned out. I lost sight of who I was and what made me happy. I remember my therapist asking me what made me happy, and I couldn’t even answer.

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So yes — even if it's just \$20 a paycheck, set aside something for joy. Now, my wiggle room is bigger than it was back then because I've paid off debt and built savings. But no matter where you are, some wiggle room — even a little — is important.

Just be intentional about how you spend that money. Make sure it aligns with your values and really brings you joy, rather than being influenced by marketing or social media trends.

SPEND WITH PURPOSE

Kumiko: For example — if you truly need new running shoes and you wait for a sale to buy them, that's smart. But if you're scrolling Instagram and filling your cart with random things just

So yes, have fun — but make sure the spending is purposeful and not just impulsive.

PAYING OFF DEBT

Tasha: You mentioned paying off debt earlier — and that's what your session at Get Organized HQ Virtual is about. Can you give us a quick overview of who your session is for and what you'll be covering?

Kumiko: Absolutely! My session is for anyone who has debt but doesn't really have a clear, structured plan for paying it off. One of the biggest mistakes people make is just kind of throwing money at debt randomly, without a real strategy.

So in my session, I walk you through the exact steps I used to pay off over \$77,000 of debt as a newly divorced single mom. I'll share my plan, step-by-step, plus extra tips and insights to help you succeed on your own journey.

Tasha: That's fantastic. We'll also link in the show notes to where people can sign up for Get Organized HQ Virtual — it's totally free and includes Kumiko's session on debt payoff, plus lots of others about saving, organizing, and more.

WHAT'S BRINGING YOU PEACE RIGHT NOW?

Tasha: And before we wrap up — one final question I ask all our podcast guests: What's one thing that's bringing you less stress and more peace right now?

Kumiko: Oh my gosh — yes, I'm so excited to share this! Recently my husband switched to a part-time evening shift so that he can be home during the day to take care of our toddler while I work. That change has been an absolute game changer for me and for our family — so much less stress.

Tasha: That's amazing — I love when the thing that brings peace is a life change, not just a "thing."

WHERE TO CONNECT WITH KUMIKO

Tasha: We mentioned earlier that you post your money routine almost every day on YouTube. Where else can people connect with you?

Kumiko: Definitely Instagram — that's my go-to platform. I share behind-the-scenes, real-life moments, my meal plans and recipes, tips for keeping your food budget under control — all of it is over there.

Tasha: Awesome. We'll include links in the show notes to all your platforms as well. Thank you so much, Kumiko, for sharing your time and wisdom today and showing us how to create a

money routine that brings more peace and less stress.

And thank you to everyone listening — we'll see you back here next week!