



SYNOPSIS

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

KUMIKO LOVE *from* THE BUDGET MOM

INTRODUCING KUMIKO LOVE

In this episode of the Get Organized HQ Podcast, host Tasha Lorentz welcomes Kumiko Love, also known as The Budget Mom. Kumiko is a personal finance expert, author of *Your Money Your Way*, and host of the Miko Love Podcast. She's also a featured speaker at the upcoming Get Organized HQ Virtual conference, where she'll share her story of paying off debt and strategies for financial peace.

KUMIKO'S BACKGROUND AND MISSION

Kumiko shares her story of paying off \$77,000 in debt as a single mom. With a background in finance, she's now an accredited financial counselor focused on helping single moms and low-income families. Her platforms — Instagram, YouTube, and beyond — grew out of her own journey and now offer encouragement and education to others.

DAILY MONEY ROUTINE

Kumiko emphasizes the importance of a daily money routine that is simple and sustainable. She shares her real-life routine on YouTube four to five times a week. The key, she says, is balancing attentiveness to your money with the ability to step away — you shouldn't feel consumed by your finances all the time. She avoids money work on weekends to focus on her family.

THE STEPS OF HER ROUTINE

Her routine includes tracking every dollar spent, checking progress toward goals, transferring savings, and managing her budget. Because she does this daily, it only takes about a minute. This “boring but important” maintenance phase, she notes, is what leads to long-term financial success — not just the big wins people showcase online.

When tracking spending, Kumiko advises keeping it simple and consistent. How you categorize expenses doesn't matter as much as making sure it makes sense to you and staying consistent over time. This allows you to identify trends and make informed adjustments to your spending.

Kumiko recommends starting with 5–7 budget categories to avoid overwhelm. You can break down categories — like separating groceries from eating out — if you want more insight into specific spending. She tracks spending daily, using receipts and the cash envelope method, which helps her stay accountable even if she falls behind.

SYSTEMS REDUCE DECISION FATIGUE

Establishing a consistent system allows you to make financial decisions even when tired or overwhelmed. Once your categories and routine are set, you don't waste energy deciding what to do each time — you just

follow the system.

Your budget should reflect your real life, not just a fixed template. As circumstances like inflation, kids growing up, or job changes arise, your budget should evolve accordingly. A static, copy-and-paste budget often fails because it stops serving your real needs.

WHY WE BUDGET

Budgeting isn't just about paying bills on time — it's about preparing for real life in a way that aligns with your values and goals. Every budget session should reflect what's currently happening in your life, because every week or month brings new circumstances.

Start from where you're actually spending today and aim for small, incremental changes. For example, if you spent \$700 on dining out last month, try \$650 this month. Big cuts without addressing the underlying reasons for overspending are unrealistic and unsustainable.

Recognize that some expenses, like your mortgage or food, can't just be slashed dramatically without consequences. Instead of comparing your budget to others — who may have different circumstances, priorities, or dietary needs — focus on what works for your family and values.

If you overspend, let go of guilt and treat it as a learning experience. Adjust your budget, return what you can, and look for patterns if it happens often. Often, overspending signals deeper emotional or practical needs that should be addressed.

BUILDING FINANCIAL OPTIONS AND WIGGLE ROOM

Build flexibility into your budget through savings, sinking funds, or a “miscellaneous” envelope to handle surprises. Even during debt payoff, set aside a little money for joy and personal fulfillment to avoid burnout.

Be intentional about spending — save for what truly matters and avoid impulsive purchases influenced by trends. Purposeful spending brings more satisfaction and peace.

Kumiko's session at Get Organized HQ Virtual guides people with debt through a step-by-step, strategic plan she used to pay off \$77,000 as a single mom. Her approach avoids random payments and focuses on clarity and success.

For Kumiko, a life change — her husband switching to a part-time evening shift to care for their toddler — has brought her family more peace and less stress, showing that sometimes peace comes from lifestyle choices rather than material things.

KEY TAKEAWAY

Kumiko's message is clear: a realistic, consistent, and non-obsessive approach to money can bring more peace and less stress to your life. By maintaining a simple routine and focusing on what works for you, you can build confidence and control over your finances while freeing mental space for what truly matters.