

CHEATSHEET

MACROS: UNDERSTANDING THE CURRENCY AND BALANCING YOUR BUDGET



When you think about it, your macros are like money, like your daily allowance. You have a budget, and how you spend your budget is what you get to work with. Although you do have an overdraft in this 'bank account', it's not always recommended that you blow over it, but there is a little safety net there just in case.

Being an adult is hard, I'll be the first to admit that! And trying to work within budgets and finances can be exhausting. We've all heard the saying, "don't shop on an empty stomach," and that can be just like, "don't go shopping with a credit card." Right? You feeling me on this one? Our 'wants' are bigger than our budget.

There are the cases of retail therapy that do seem to work and satisfy us in the short-term; think of like an overindulgence, or almost like a bingeing episode. It's common, and I can absolutely understand that. But sometimes finding comfort in food is too short lived, and the instant gratification we feel doesn't outweigh the feelings afterwards of guilt and disappointment. Thankfully you have a coach who is honest, caring and supportive, and who can guide you through these experiences when they happen, so they can be lessons and opportunities for growth and understanding!

So whether it's grocery, retail or macro shopping, it's important to be aware of your balance, checking your statements before you 'spend' and engaging in a little more self-awareness, self-control, responsibility and balance. Then we can set ourselves up for success and continue to make great strides towards our goals. Here's a few tips and tricks to think about before any kind of macro-spending:

UNDERSTANDING WHERE YOU ARE FROM A FINANCIAL PERSPECTIVE.

If you're on lower calories (or let's say a low carb day), understand that you might be cutting back on some daily 'luxuries' and need to be a little more budget friendly. What can you adjust for to ensure you're still on track? Maybe it's opting for more vegetables instead of starchy carbs, or less fatty meats for leaner options. Understanding where you are ahead of time is important. You don't go to the mall and lay down your card without knowing how much you have in the bank first – well, at least I hope you don't?! Be aware of your bank.

PLANNING AHEAD.

I've mentioned this so many times and this follows suit to the above point. Plan ahead! See your current status and make a shopping/spending list (or input tomorrow's meals into your food log app before you go to bed) to make sure you have a game plan. You don't go into the grocery store when you're starving and just fill up your cart with all the things; just like when you're hungry and you open up your fridge, and again, eat all the things. Plan ahead.

SPLURGING.

Sometimes it's ok to treat yo'self, right? Going over a little bit because you've worked hard that week or month is ok. As long as it's not a continuous habit that puts you more and more in debt, or more off-track from your goals. Unsure if you should splurge? Look at patterns over time through your weekly accountability check ins, something that your awesome coach should have you set up with! And talk to said awesome coach; see their thoughts and opinions on if/what you should splurge. I'm sure they are a great ball of knowledge and are more than happy to help you out!

PUT IT ON HOLD.

You can put those new LuluLemon leggings on hold and come back to it, just like that extra row of Oreos you've been eying for quite some time now. Come back to it later and see if you still really want it. A few little distractions here and there may help, like going for a walk, reorganizing or cleaning a part of your home, or taking 10 minutes to do a little Headspace meditation session (my favourite mindfulness app!) Sometimes those little distractions help break through that 10 minute craving window and you can understand that today isn't the day to splurge. Or maybe it is!

LOOK AT YOUR SURROUNDINGS.

Sometimes we can get way too caught up in our environment and want to spend all the things, like at a potluck lunch, the bulk section, or a shopping outlet. If you find yourself filling up your cart (or your food logging app) a little quicker than usual, pause for a minute and reassess your surroundings. Are you being influenced by things outside of your norm? Maybe you don't actually want to be spending your hard-earned budget, but you're seeing everyone else doing it so you just follow along. Think about where you are and where you want to get to (AKA your goals.) Maybe you don't actually need what you're about to purchase, maybe you just need another outlet like coffee with a friend or reading a good book.

Need a good book idea to get you into your zone? My two newest development books that I've read are: White Hot Truth (Danielle Laporte) and Light is the New Black (Rebecca Campbell.)

With patience, understanding, and a good coach, you can learn to better balance your macro budget and find your most ideal and comfortable means for living. This will ultimately build habits and allow you to reach your goals. Celebrate your wins, understand your experiences, and learn from lessons. Everything is an opportunity so remember to learn as you grow. The small things add up!