

# Loud budgeting can help you align your spending with your values and goals



## Financial Focus

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As a financial management strategy, loud budgeting is a relatively new and simple concept. It involves turning down social opportunities outside of your bud-

get, such as an impromptu dinner or an expensive weekend away. But it goes a step further: You tell people that those activities don't fit into your budget and why. Loud budgeting encourages you to "make noise" about your priorities by aligning your spending with your values and goals.

Unlike budgeting techniques that focus purely on managing cash in and cash out, loud budgeting focuses on managing money in a way that balances financial goals with personal priorities.

Here are some examples of loud budgeting in action:

- Prioritizing travel and experiences. You love

traveling, so you allocate a significant portion of your budget to vacations, flights, and unique experiences. To make room for this, you consciously minimize spending on dining out, buying new clothes, or upgrading tech gadgets.

- Investing in health and wellness. If fitness is a top priority, you might spend on a premium gym membership, personal training, or healthy meal delivery service. To balance the budget, you might skip expensive hobbies or entertainment subscriptions.

- Supporting education and self-development. You might value lifelong learning, so you allocate

funds for online courses, workshops, or attending conferences. To afford this, you reduce spending on luxury items or entertainment.

- Building a dream home. If creating a comfortable home environment is important, you might splurge on high-quality furniture or interior design while cutting back on vacations or eating out frequently.

- Family and community. You might direct resources toward supporting your family, like paying for your child's extracurricular activities, saving for their education, or donating generously to causes you care about. In exchange, you might drive an older car or

limit discretionary spending.

- Fashion or hobbies. If you're passionate about fashion or a specific hobby, you could spend more on designer clothes, art supplies, or sports gear, while being thrifty in other areas like entertainment or dining.

Loud budgeting is about unapologetically aligning your money with your values, even if it's unconventional. It's the financial equivalent of saying, "This is what matters to me, and I'm going to focus on it."

Informational Sources: Experian: "What is Loud Budgeting and Is It for You?" (March 30, 2024); SoFi: "What is Loud Budgeting?"

(September 18, 2024).

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## Mercer records 5.4 percent unemployment in February

Mercer 5.4 percent in February, down from 5.6 percent in January and up from 5 percent in February 2024, according to recently released state figures.

Unemployment rates rose in 83 counties, fell in 33 counties and stayed the same in Grant, Graves, Knox and Pulaski counties between February 2024 and February 2025, according to the Kentucky Center for Statistics, an agency within the Kentucky Education and Labor Cabinet.

Woodford County recorded the lowest jobless rate in the commonwealth at 3.9 percent. It was followed by Fayette County, 4.2 percent; Scott County, 4.3 percent; Jessamine and

Oldham counties, 4.5 percent each; Boone, Harrison and Todd counties, 4.6 percent each; Bourbon County, 4.7 percent; and Caldwell, Franklin, Graves, Kenton, Shelby, Union, Warren and Washington counties, 4.8 percent each.

Magoffin and Wolfe counties recorded the state's highest unemployment rates at 11.1 percent. It was followed by Elliott County, 10.9 percent; Lewis County, 10.6 percent; Martin County, 10.3 percent; Carter and Menifee counties, 9.6 percent each; Lawrence County, 9 percent; Breathitt County, 8.7 percent; and Jackson and Morgan counties, 8.4 percent each.

Kentucky's county unem-

ployment rates and employment levels are not seasonally adjusted because of small sample sizes. Employment statistics undergo sharp fluctuations due to seasonal events such as weather changes, harvests, holidays, and school openings and closings. Seasonal adjustments eliminate these influences and make it easier to observe statistical trends. The comparable, unadjusted unemployment rate for the state was 5.5 percent for February 2025, and 4.5 percent for the nation.

Kentucky's seasonally adjusted February 2025 unemployment rate was released on March 27, and can be viewed here. The state's seasonally adjust-

ed unemployment rate remained unchanged at 5.3 percent from January 2025 to February 2025.

In that release, Kentucky's statewide unemployment rate and employment levels are adjusted to observe statistical trends by removing seasonal influences such as weather changes, harvests, holidays, and school openings and closings. For more information regarding seasonal fluctuations, visit the U.S. Bureau of Labor Statistics online at bls.gov.

Unemployment statistics are based on estimates and are compiled to measure trends rather than actually to count people working. Civilian labor force statis-

tics include non-military workers and unemployed Kentuckians who are actively seeking work. They do not include unemployed Kentuckians who have not looked for employment within the past four weeks.

The data should only be compared to the same month in previous years.

Learn more about Kentucky labor market information online at kys-tats.ky.gov



Photo Submitted

### Cutler speaks to Rotary Club

The speaker at the Rotary Club of Harrodsburg meeting on Wednesday, April 9, was Jill Cutler, Executive Director of the Mercer County Chamber of Commerce. She was introduced by Rotarian Debrah Pierce.



Photo Submitted

### Lacey's Cuts Ribbon on New Venue

The Mercer Chamber of Commerce held a ribbon cutting for Lacey's Venue and KY Flooring located at 987 S College Street. The venue can seat 110. Pictured is owner Wayne Lacey with Diane Green and Andrea Daugherty.

## Preparing for Harrodsburg event season



### Chamber Chat

**Jill Cutler**  
Executive Director  
Mercer Chamber of  
Commerce

Congratulations for a great weekend we had April 12 and 13. Three grand opens, three seasonal opens for our agricultural members, Easter bunny and activities everywhere...we are getting back to ourselves. Mercer events are awake and ready to entertain. So, here's to one of the things we do best-events. We are literally the envy of surrounding communities with what

we have to offer. These activities draw tourists and locals alike and add to the menu of the reason to come live in Mercer County.

This is also a good reason to receive the Chamber e-newsletter and subscribe to our social media pages and those of the tourist commission. You may not want to go to every event, but I bet you want to know all about them. So, cheer

all of us on as we present, promote and bring cultural and family events the rest of the year. We would love your support.



Photo Submitted

### Harrodsburg Welcomes Norby's

The Mercer Chamber of Commerce held a grand open ribbon cutting for Norby's Farm Fleet in the Beaumont Plaza. Pictured are Manager Curt Bailey Center with scissors, his staff and elected and Chamber officials.

### Notice of Self Storage Sale

Please take notice Storage4Harrodsburg located at 1785 Louisville Rd. Harrodsburg KY 40330 intends to hold a public sale to sell the property stored in the following units stored at the Facility. The public sale will occur as an online auction via [www.lockerfox.com](http://www.lockerfox.com) on 4/21/2025 at 10:00AM. Unit #217; Unit #627; Unit #628; Unit #629; Unit #630. This sale may be withdrawn at any time without notice. Certain terms and conditions may apply.

### ANNOUNCEMENT OF POSITION

The Mercer County Fiscal Court is accepting applications for a Human Resources Coordinator. A complete list of qualifications and job descriptions are available upon request at the Mercer County Judge/Executive's Office.

Applications are being accepted through May 8, 2025, at 4pm. Applications should be picked up and delivered to the: Mercer County Fiscal Court Clerk, Missey Ellis at 207 W. Lexington St., Harrodsburg; or, online at <https://mercercounty.ky.gov/departments/pages/human-resources.aspx>

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M/F/D

### PUBLIC NOTICE

The MERCER COUNTY SHERIFF'S TAX ACCOUNT AUDIT for the tax year 2023 has been completed. A copy of the complete audit report, including financial statements and supplemental information is on file at the Sheriff's Office and is available for public inspection during the normal business hours of 8:00 AM to 4:30 PM, Monday through Friday. Any citizen may obtain from the sheriff a copy of the audit report for their personal use. Citizens requesting a personal copy of the audit report will be charged for duplication cost at a rate that shall not exceed twenty-five (.25) per page. Copies of the financial statement prepared in accordance with KRS 424.220 are available to the public at no cost at 207 W. Lexington St., Harrodsburg, KY.

**ERNIE KELTY**  
MERCER COUNTY SHERIFF

# COLOR RUN

Benefitting Mercer County Senior High Football

**Saturday, April 26**  
Registration 7am • Race 8am  
at Anderson Dean Community Park

Sponsored by  
**HARROD'S PERK**  
and chill

Advance Registration \$40  
Advance registration April 17, 5:30pm  
at the Mercer Co. Sports Complex  
\$45 late/day of registration  
Every participant gets a FREE T-shirt

Scan to Register Online