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From 'Girl Math' to 'Loud Budgeting.' Suddenly, It's Cool to Hang on to Your Money

A new TikTok phenomenon has people bragging about going without

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Just five months ago, “[girl math](#)” made it fashionable for social media users to fool themselves about how much money they were wasting on lattes or a new sweater.

But now there’s a new TikTok trend pushing for financial honesty and restraint. “Loud budgeting,” as it’s being called, is all about being proud to be frugal. Fans of the fad are happily forgoing things like dinners out, visits to the nail salon or even destination weddings in order to achieve their [financial goals](#).

“I was initially surprised when it took off,” said Lukas Battle, the 26-year-old New York-based comedian who first coined the term in a Dec. 29 TikTok video that now has [1.5 million views](#). “But as I watched the discourse build around it, I understood where people were coming from... I think there is a financial exhaustion with people right now because everything is so expensive.”

There’s no way to tell exactly why the pendulum has apparently swung this year, but there are plenty of reasons to pare back in today’s economy. [Inflation feels relentless](#), interest rates are the [highest in decades](#), millions of people owe the government money on [student loans](#) again, and a new wave of layoffs has everyone on edge. Plus, many Americans have finally depleted the [financial cushions they built up](#) during the COVID-19 pandemic, when there were few opportunities to spend money and the government was doling out aid to soften the blow of massive job losses.

“It’s back to reality. Pandemic’s over,” said Ben McLaughlin, president of [Raisin](#), an online marketplace for savings accounts. When the economy reopened at the end of COVID-19 lockdowns, people were “really getting out there and spending a lot and doing things” they couldn’t do before, but “eventually it catches up to you,” he said.

Battle, who has more than 600,000 followers on TikTok, came up with the phrase loud budgeting when he decided “[quiet luxury](#)” — a 2023 fashion trend of wearing understated high-end items — was “out” on his “[ins and outs](#)” list for 2024, a modern way of making New Year’s resolutions.

But in some ways, loud budgeting is the antithesis of girl math, which went viral last summer as a way to justify overspending. The idea was that you could rationalize your purchases by kidding yourself with silly calculations like you’re really only spending \$50 if you bought something for \$100 while returning something else for \$50.

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“I think a lot of loud budgeting is being super honest with yourself and your friends about what you can afford,” Battle said. Girl math, on the other hand, is about “lying to yourself.”

In Battle’s original video, he talks about being confident and transparent with financial decisions.

“It’s not ‘I don’t have enough.’ It’s ‘I don’t want to spend,’” he declared.

The message is resonating. More than 670 other videos have been posted on TikTok with the hashtag loud budgeting, some of which have hundreds of thousands and in at least one case, millions of views.

Some users bragged about not getting coffee out, making their own charcuterie boards, doing pilates online rather than in a studio, and driving to pick up their takeout instead of using a delivery service. Others have given up alcohol for Dry January or skipped dining out in favor of less expensive dinner parties at home, according to Battle.

Since some of the more lavish spending of the past couple years was likely financed by the excess savings many Americans built up during the pandemic, things are poised to change now that people are [saving far less of their income](#) each month.

“Much of those excess cushions are now depleted or gone,” said Brett House, a professor in the economics division at Columbia Business School. “People are going to be taking a sharper look at their spending, their household budgets, and how they finance them.”

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