

MONEY, MINDSET, MOMENTUM



Money, Mindset, Momentum

Introduction	The Flywheel: Money → Mindset → Momentum	3
Chapter 1	The Mindset Reset: Rewrite Your Money Story	12
Chapter 2	Know Your Numbers: Cash-Flow Clarity	22
Chapter 3	Build Your Buffer: Emergency Funds & Risk Basics	32
Chapter 4	Kill the Chaos: Debt Strategy That Works	42
Chapter 5	Spend on Purpose: Values-Based Spending	54
Chapter 6	Earn More on Demand: Side Hustles & Career Capital	65
Chapter 7	Automate & Invest: Make Wealth the Default	77
Chapter 8	Protect the Machine: Credit, Insurance, and Fraud Defense	88
Chapter 9	Systems > Willpower: Habits that Compound	99
Chapter 10	Grow & Give: Long-Term Planning and Purpose	109
Conclusion	Your Next 90 Days	120

INTRODUCTION — THE FLYWHEEL: MONEY → MINDSET → MOMENTUM

WHAT TRANSFORMATION YOU'LL
EXPERIENCE AND HOW TO USE THIS BOOK
+ WORKBOOK.

If you've ever felt like your money life is a tug-of-war—two steps forward, one step back—this book is your reset. I'm not here to lecture you with perfect spreadsheets or punish you for past choices. I'm here to be the steady voice in your corner—the coach who keeps you focused, honest, and moving. Together, we're going to build a simple system that compounds wins. Because wealth is less about having a perfect plan and more about having a repeatable one.

The Story: The Stalled Bike and the First Push

Picture a heavy bike at the bottom of a hill. You put your foot on the pedal and push. Nothing. You push again—one inch. On the third push the wheel finally turns. It's not that you became stronger on the third push; it's that you overcame static friction.

Money is the same. The hardest part is getting the wheel to move. After that, every push is easier and goes farther.

This book is the third push.

The Promise: What Will Change for You

By the time you turn the last page—and with a few weeks of practice—you'll have:

1. Clarity about where your money goes and what you actually value.
2. A right-sized safety net (starter fund now, full fund later).
3. A debt strategy you believe in (and scripts to use on the phone).
4. A simple way to earn more without burning out (side offers + career capital).
5. Automated investing that grows quietly in the background.
6. Weekly habits that keep everything humming (systems > willpower).
7. Purpose—because money is fuel, not the finish line.

You don't need a personality transplant. You need a system that respects how humans actually behave: we forget, we overestimate, we follow momentum. So let's build momentum on purpose.

The Flywheel: The 3-Part Model We'll Use

1. Money: Tighten cash-flow, plug leaks, and aim your dollars on purpose.
2. Mindset: Update the identity and beliefs that drive your choices.
3. Momentum: Install habits and automations that compound results.

How to Use This Book (and the Workbook)

Read one chapter at a time. Each chapter includes: a motivating story, plain-English concepts, step-by-step actions, a "Coaching Corner" (journaling prompts), and a short summary.

Do the exercises as you go. Use the companion workbook to make it real:

- Budget (Monthly) - plan vs. actual with auto totals
- Emergency Fund - goal, monthly transfer, % to goal
- Debt Snowball - target order and roll-over payments
- Net Worth - simple assets vs. liabilities tracker
- Subscriptions Audit - find and cancel the waste
- Sinking Funds - turn irregular bills into monthly bites
- 30-Day No-Spend Challenge - build discipline the fun way
- Income Boost Planner - brainstorm → first 3 customers → next actions
 - 90-Day Plan - one focus per week, 13 weeks

Cadence:

- Weekly Money Meeting (30 minutes): Reconcile spending, pay the target debt, update one number, set one tiny goal.

- Monthly Review (45 minutes): Adjust the plan for the coming month, refill sinking funds, schedule next automations.
- Quarterly Reset (60 minutes): Revisit goals, rebalance investments if needed, check insurance/credit.

Start Here: 20-Minute On-Ramp

Part 1 (10 minutes): Identity & Intent

- Write one sentence: *"I'm the kind of person who ___ with money."*

Examples: pays myself first | keeps promises to Future Me | verifies before I buy.

- Pick a "why" that is bigger than stress relief: "I want options: time with family, unhurried work, and less noise."

Part 2 (10 minutes): First Systems

- Open the Budget (Monthly) sheet. Fill just your top 5 expenses and your income.
- Add a new line called Savings/Investing Transfer. Choose a small automatic amount (even \$25/week).
- Put a 30-minute "Money Meeting" on next Sunday. Non-negotiable.

What You'll Feel Along the Way

- Week 1-2: Awareness & Resistance. You'll notice purchases you usually ignore. That's progress.

- Week 3-4: Relief. A starter emergency fund and a clear debt target reduce background stress.
- Week 5-8: Control. Income ideas become experiments; you'll see your first compounding effects.
- Week 9-12: Momentum. Systems click; it gets easier to say "no" to noise and "yes" to purpose.

Think of this book as a gym program for your money. We're not chasing soreness; we're building strength.

The Ground Rules (Coach's Contract)

1. Defaults over drama. We automate good decisions so you don't have to re-decide them.
2. Friction is your friend. Impulse buys get a 24-hour wait and a second click.
3. One change per week. Tiny, but consistent.
4. No shame. We measure, learn, and adjust. That's it.
5. Celebrate wins. A paid-off card, a canceled subscription, a 10-day no-spend streak—mark it.

Behavioral Building Blocks (Why This Works)

- Present Bias: We overvalue "now."
 - Fix: automate "pay yourself first" on payday.
- Loss Aversion: We hate losing more than we love winning.
 - Fix: reframe cuts as swaps aligned with your values.
- Choice Overload: Too many options lead to paralysis.

- Fix: default investing via broad index funds (later chapter).
- Identity Congruence: We act like who we believe we are.
 - Fix: write and revisit your identity sentence.

Choose Your Track (Pick One to Start)

- Survival Track (stabilize): Starter emergency fund, minimums on debt, cancel waste, basic budget.
- Stability Track (optimize): Snowball or avalanche on debt, build 1-3 months of expenses, tidy subscriptions/sinking funds.
- Growth Track (build): 3-6 months emergency fund, automated investing, income expansion, insurance/credit tune-ups.

You can move between tracks as life changes. The point is not perfection; it's direction.

Your First Three Wins (Today)

- Set a \$25-\$50 automatic transfer to savings (payday if possible).
- Cancel one subscription you don't use (or downgrade one tier).
- Name a savings account "Future Me Fund." (Language matters.)

If you only did those three things, the bike would already be moving.

Coaching Corner – Introduction

Journal Prompts

- What's the earliest money memory that still influences me?

What belief did it create?

- Write my identity sentence: "I'm the kind of person who..."
- What would a rich life look like for me beyond numbers?

List three feelings and three scenes.

- If I could fix one money friction this week, what would it be?

Real-Life Scenarios

- You earn irregular income. Your plan uses a bare-bones monthly budget + a separate "business buffer" equal to one month of average expenses. Pay yourself a consistent "salary" from the buffer.

- You share money with a partner. Start "Money Meetings" together: 15 minutes each to share wins, 10 minutes to review the plan, 5 minutes to choose one tiny next action.

- You're starting from behind. That's normal and solvable. Focus on the Survival Track for 30 days. One win per week. Momentum first, optimization later.

Common Detours (and What to Do)

- “I fell off the plan.” We don’t “start over”; we resume. Open the budget → log last week’s spending → choose one action today.

- “An emergency hit.” Use the emergency fund. That’s what it’s for. Then rebuild automatically at \$10-\$50/week.

- “I feel deprived.” Add a small, deliberate fun line to your budget. Restriction without relief backfires.

- “Investing scares me.” Totally fair. We’ll use simple, diversified building blocks and automate them.

Quick Safety Notes

This book is educational, not legal or individualized financial advice. Complex situations (tax questions, legal disputes, specialized insurance needs) are worth a consult with a licensed professional. We’ll show you how to prepare for those conversations so they’re efficient and less expensive.

Summary: If You Only Remember Three Things

- Identity before strategy. Choose the person you’re becoming, then act like them for 10 minutes a week.

- Systems beat willpower. Automate good choices; add friction to bad ones.

- Small wins compound. The third push is where the wheel turns.

Your Very Next Step (5 Minutes)

- Write your identity sentence.
- Put "Money Meeting - 30 minutes" on your calendar this week.
- Open the workbook and fill the top 5 lines of your budget—then add Savings/Investing Transfer.

CHAPTER 1 — THE MINDSET RESET: REWRITE YOUR MONEY STORY

IDENTITY SHIFT, BELIEFS, AND BEHAVIOR
DESIGN.

A note from your coach:

Before we build budgets and automate investing, we'll upgrade the operating system that runs every money choice you make. Facts and formulas help—but your beliefs, identity, and environment decide whether you use them consistently. This chapter replaces “try harder” with design smarter.

Opening Story: The Software Patch vs. the OS Upgrade

Ravi kept “patching” his money life: a new budget app here, a spending ban there. It worked for a week, sometimes two. Then a late-night scroll turned into a \$180 impulse buy and the cycle repeated.

One lunch we tried something different. We didn't change his tools; we changed his defaults:

- Saved card removed from his favorite shopping sites (added friction)
- Sunday 4:30–5:00 pm on his calendar titled “Money Meeting” (installed a cue)
- \$40/week auto-transfer set on payday to a savings account named “Future Me Fund” (identity cue + automation)

Nothing else. Thirty days later, he’d spent less without feeling deprived, saved \$160 automatically, and—most importantly—felt like “the kind of person who keeps promises to Future Me.”

The tools didn’t change. Ravi did—by changing his operating system.

What Mindset Really Is (and Isn’t)

- Mindset isn’t hype. It’s the quiet script your brain runs before you decide.
 - Identity drives consistency. “I’m a disciplined steward” beats “I hope I stick to my budget.”
 - Design beats willpower. Make the right thing easy and the wrong thing hard.

Four common money scripts to retire:

1. *“I’m just bad with money.”* → New script: “I’m learning systems that fit me.”
2. *“I’ll start when I make more.”* → New script: “I can create results at any income.”
3. *“If I can’t do it perfectly, why try?”* → New script: “Progress counts; mistakes are data.”

4. *"Budgeting is punishment."* → New script: "Budgeting is permission to buy what I value most."

The Belief-Behavior Bridge (How Thoughts Become Dollars)

Use this sequence to catch (and change) unhelpful patterns:

Trigger → Thought → Emotion → Action → Result

Example:

Trigger: Bored, scrolling.

Thought: "I deserve a treat."

Emotion: Restless relief.

Action: One-click buy.

Result: Budget squeeze + guilt.

Bridge Fixes:

- Reframe the thought: "I deserve energy tomorrow."
- Replace the action: Add to wishlist + 24-hour wait.
- Add friction: Remove saved card, require re-entering details.
 - Automate the good: \$10 weekly into "Play Money" so treats are guilt-free and capped.

Exercise 1: Money Timeline & Belief Audit (20 minutes)

Goal: Discover the old scripts.

1. Draw a line across a page. Mark 8-10 money memories (first job, bill you forgot, family money talk, etc.).
2. For each memory, answer:
 - 2.1. What belief did I form then?
 - 2.2. Is that belief Helpful or Harmful today?
 - 2.3. What updated belief serves me now?

Example rewrite:

"Credit cards are dangerous." → "Credit is a tool. I automate minimums and pay in full to avoid fees."

Exercise 2: Values Map → Spending Map (15 minutes)

Goal: Spend on purpose, not pressure.

1. List your top five values (e.g., Family, Health, Craft, Freedom, Adventure).
2. Under each value, name 1-2 spending categories that match (e.g., Health → quality groceries; Freedom → debt payoff).
3. Star two categories you'll protect this month, and two you'll trim without guilt.

Exercise 3: Identity Statement & Personal Money Rules (10 minutes)

Identity Statement (write it, say it):

"I am the kind of person who keeps promises to Future Me."

Choose 3 rules to live by (edit to fit you):

- "I pay myself first on payday."
- "I wait 24 hours before non-essential purchases."
- "I reconcile once a week for 30 minutes."
- "I never carry a balance on convenience spending."
- "I make price vs. value decisions, not mood vs. moment decisions."

Write these rules on a sticky note. Put it where your money decisions start (laptop, wallet, phone case).

Exercise 4: Implementation Intentions (If-Then Plans) (10 minutes)

Pre-decide your behavior at the exact moment you need it.

- If I feel the urge to impulse-buy after 9pm, then I add it to my wishlist and review it at Sunday's Money Meeting.
- If I receive irregular income, then I move 20% to taxes, 10% to savings, and pay myself a fixed "salary."
- If I overspend in a category, then I pause spending there and move on—no shame spiral.

Write 3 If-Then statements that matter most this month.

Exercise 5: The Friction Flip (15 minutes)

Add friction to bad habits and remove friction from good ones.

Add Friction:

- Remove saved cards from top two shopping sites.
- Sign out of shopping apps; require FaceID/biometric every checkout.
- Use a 24-hour waitlist instead of cart.

Remove Friction:

- Automate a weekly transfer to savings/investing (even \$10).
- Put bill due dates on calendar with alerts.
- Pre-schedule the Weekly Money Meeting: same day, same time, 30 minutes.

Checklist (pick 3 now):

- Remove saved card + sign out of two stores
- Create \$25/week auto-transfer to "Future Me Fund"
- Add Money Meeting to calendar (Sun 4:30-5:00 pm)
- Turn on 2FA for bank/brokerage logins

Exercise 6: Letter to Future Me (15 minutes)

Write a one-page letter dated 6 months from today.

Describe:

- What changed in your daily money decisions
- How it feels to have a buffer
- What debt is gone or shrinking

- One experience you bought with cash and zero stress

Seal it (or save as a pinned note). Read it at your 90-day review.

Quick Psychology: Why This Works

- Present bias: We overvalue now. Automation pays Future You first.
- Loss aversion: We hate losing more than winning. Reframe cuts as swaps for higher values.
- Choice overload: Too many options stall action. Defaults (index funds, auto-pay) reduce decision fatigue.
- Identity congruence: We act like who we think we are. Identity statements nudge choices into alignment.

Real-Life Scenarios (Coach Playbooks)

1) Irregular Income

- Create a Business Buffer equal to one month of average expenses.
- Pay yourself a fixed salary from the buffer on the 1st and 15th.
- Rule: 20% to taxes, 10% to savings on every deposit (adjust percentages as needed).

2) Partner Not On Board

- Run Money Meetings capped at 30 minutes, agenda sent beforehand:

- Wins (2 minutes each)
- What's true (numbers, not blame)
- One joint decision (e.g., subscription to cancel)
- Appreciation + next date
- Agree on a small "Yours/Mine/Ours" structure to reduce friction.

3) ADHD / Executive Function Challenges

- Externalize memory: alarms for Money Meeting, bill alerts, visual trackers.

- Shorten tasks: 10-minute budget check, not a 60-minute overhaul.

- One-tap rules: single debit card for daily spending; hide the rest.

4) Debt Shame Spiral

- Script to yourself: "My past choices are data, not a sentence."

- Pick the smallest debt; make an extra \$5 payment today to start the snowball.

- Track count of payments made, not just balances (celebrate reps).

Coaching Corner – Journaling Prompts

- What belief about money did I inherit that I'm ready to replace?

- When I imagine Future Me, what three words describe them?
- Where does my environment push me toward spending? How can I rearrange it?
- What's one tiny promise I can keep this week to prove I'm reliable to myself?
- If I could spend generously in one category without guilt, what would it be and why?

Self-Assessment: Mindset Readiness (Fast Quiz)

Rate 1-5 (low → high):

1. I know my top 3 financial values.
2. I have a weekly time reserved for money.
3. I can name my money identity sentence.
4. I've automated at least one good behavior.
5. I've added friction to at least one temptation.

Score Guide:

- 18-25: You're ready for structure—move to cash-flow and debt with confidence.
- 10-17: Start with automation + Money Meeting, then add one friction flip.
- <10: Begin with the three-item checklist below and repeat this chapter next week.

One-Page Checklist (Do this before Chapter 2)

- Write my Identity Statement and stick it where I decide to spend.
- Schedule a Weekly Money Meeting (30 minutes, recurring).
- Set an automatic transfer (any amount) to savings named “Future Me Fund.”
- Create two If-Then plans for common triggers.
- Do the Friction Flip on one shopping site/app.

Key Takeaways

- You don’t need more willpower; you need better defaults.
- Identity drives consistency—choose it on purpose.
- Small, automated wins compound into confidence and results.

What to Prep for the Next Chapter

Bring your identity statement and your calendar. In Chapter 2 we’ll build a Cash-Flow Dashboard (budget that sticks), set your Savings/Investing Transfer, and lock in your Weekly Money Meeting routine using the workbook’s Budget (Monthly) sheet.

CHAPTER 2 — KNOW YOUR NUMBERS: CASH-FLOW CLARITY

SIMPLE BUDGETING THAT ACTUALLY
STICKS.

A note from your coach:

If Chapter 1 upgraded your operating system, this chapter installs your dashboard. We're turning foggy, stressful money into a clear, predictable flow you can steer with confidence. You don't need a perfect budget—you need a workable one you'll actually use.

Opening Story: The Pilot in the Clouds

A pilot without instruments doesn't "feel" their way through the clouds—they use a dashboard. Years ago, a client of mine, Talia, was the pilot in the fog: decent income, but "mystery money" kept vanishing. When we built her simple dashboard—three buckets labeled Essentials, Goals, Lifestyle—the mystery ended. She didn't spend less by force. She spent on purpose.

Three months later she had a \$1,000 starter fund and her first credit card paid off—without a single “no-spend January” stunt.

The Big Idea: Give Every Dollar a Job (Before the Month Starts)

You’ll hear this called zero-based budgeting. It doesn’t mean spend down to zero. It means plan down to zero—so every dollar has an assignment: keep the lights on, fund your future, or buy joy on purpose.

We’ll build that plan in the workbook’s Budget (Monthly) sheet.

Your three master buckets:

- Essentials – Housing, utilities, groceries, transportation, insurance, minimum debt payments.
- Goals – Emergency fund, investing, extra debt payments, sinking funds (irregular costs).
- Lifestyle – Dining out, entertainment, travel, subscriptions, hobbies.

(Percentages are just starting points. Adjust to your reality.)

- Essentials: 50-60%
- Goals: 20-30%
- Lifestyle: 15-25%

The Four Budget Styles (Pick One)

- Pay-Yourself-First (PYF) – Automate savings/investing on payday. Whatever remains funds bills and lifestyle. (My favorite for most people.)
- Zero-Based – Plan every line before month starts; reconcile weekly.
- Envelope / Category Cap – Set fixed caps; stop when a category hits its limit (can be digital).
- Calendar-Based – Align bills and transfers to the dates you get paid; great for variable pay schedules.

You can mix them. For example: PYF + Calendar-based due dates + a few category caps to tame overspending zones.

Step-by-Step: Build Your First Dashboard (45 minutes)

Open the workbook → “Budget (Monthly)”.

Step 1 – Income Snapshot (5 minutes)

List all monthly income sources (after tax): paychecks, side hustle, stipends, benefits. If income varies, use a conservative average (last 3–6 months) and create a Buffer line equal to one week’s essentials.

Step 2 – Essentials (10 minutes)

Enter housing, utilities, internet/phone, groceries, transport, insurance, minimum debt payments. Be honest, not aspirational. We’ll optimize later.

Step 3 – Goals (10 minutes)

Add these lines (yes, treat them like bills to Future You):

- Emergency Fund Transfer (starter: \$25-\$50/week is fine)
- Investing Transfer (even \$25/month to start)
- Extra Debt Payment (aim the cannon at your #1 debt)
- Sinking Funds (car maintenance, gifts, travel, annual fees)

Step 4 – Lifestyle (10 minutes)

Add dining out, entertainment, subscriptions, personal, fun money. Put a cap on 1-2 slippery categories (e.g., restaurants, rideshares).

Step 5 – Net to Zero (10 minutes)

Use the sheet's auto totals. Adjust until Planned Net = 0.

- If short, trim Lifestyle first, then renegotiate Essentials, then consider income boosts.
- If surplus, increase Goals (emergency fund or extra debt) before Lifestyle.

Cash-Flow Rules That Make Budgets Stick

1. Name Your Accounts
 - 1.1. Call savings "Future Me Fund" and brokerage "Freedom 2045". Names nudge behavior.
2. Automate on Payday

- 2.1. Move money the day you get paid so you don't rely on memory.
3. Reconcile Weekly (30 minutes)
 - 3.1. Open bank app + budget sheet, categorize, compare Planned vs Actual, make one micro-tweak.
4. Cap the Wild Cards
 - 4.1. Choose the 1-2 categories that usually run hot. Add a cap and a friction rule (24-hour wait).
5. Pause, Don't Punish
 - 5.1. If you blow a line item, apply a 48-hour cool-off and resume next week. No shame spirals.

Exercise A: The 7-Day Money MRI (20 minutes)

Goal: See reality without judgment.

- Export last 7 days of transactions (bank/credit card).
- Label each as E (Essentials), G (Goals), or L (Lifestyle).
- Tally totals. What % went to each bucket?
- Write one observation and one tweak for next week.
- If you want to go deeper, do 30 days.

Exercise B: Build a "First-Draft" Month (25 minutes)

Using the Budget (Monthly) sheet:

- Enter income and all expenses.
- Add Emergency Fund + Savings/Investing Transfer.
- Force Planned Net = 0.

- Screenshot this “v1” and set it as your phone lockscreen for the month.
- Schedule your Weekly Money Meeting.

Weekly Agenda (30 min):

- Wins (2 minutes)
- Reconcile transactions (10 minutes)
- Pay the extra to #1 debt (5 minutes)
- Check subscriptions/sinking funds (5 minutes)
- Choose one tiny experiment (5 minutes)

Exercise C: Calendar-Align Your Bills (15 minutes)

- Mark paydays on a monthly calendar.
- Move auto-pays to fall right after paydays.
- If needed, split big bills into bi-weekly half-payments.
- Add two alerts: 3 days before due date, and day-of.

Exercise D: The Two-Pocket Method (10 minutes)

- Create a second checking account or a sub-account.
- Pocket 1: Bills & Goals (no debit card).
- Pocket 2: Daily Spending (your card).
- Each payday, fund Pocket 2 with a weekly amount (e.g., \$150). When it's gone, it's gone—no judgment.

Real-Life Scenarios (Coach Playbooks)

1. Irregular Income (freelancers, commission)
 - 1.1. Calculate average Essential expenses per month; build a 1-month Business Buffer in checking.
 - 1.2. Each deposit: 20-30% to taxes, 10% to savings, the rest to "income."
 - 1.3. Pay yourself a fixed salary from the buffer on set dates.
 - 1.4. Keep Goals modest but consistent (e.g., \$25/week EF).
2. Shared Finances (partners/roommates)
 - 2.1. Use a shared Bills & Goals account (rent, utilities, groceries, emergency fund).
 - 2.2. Contributions can be 50/50 or income-weighted (e.g., 60/40).
 - 2.3. Keep separate "Fun Money" for each person to reduce friction.
 - 2.4. 20-minute joint Money Meeting, same agenda.
3. Tight Budgets
 - 3.1. Target a \$100 micro-surplus first (subscriptions + grocery efficiency).
 - 3.2. Redirect the \$100 to the Emergency Fund.
 - 3.3. Add one income micro-experiment (e.g., sell three items, one Saturday shift, or a \$99 service offer).
4. ADHD / Executive Function
 - 4.1. Use one bank for everything; avoid app-hopping.
 - 4.2. Visually separate accounts (emojis in names).
 - 4.3. Replace "budget session" with 10-minute timer + checklist + reward.

Troubleshooting: Why Budgets Fail (and Fixes)

- It takes too long. → Use three buckets + 5-7 key categories.
- I forget to check it. → Calendar it + pair with a treat (coffee, music).
- My partner won't engage. → Shorten meetings; start with wins; agree on a tiny joint goal.
- Irregular expenses wreck me. → Add Sinking Funds for car, medical, gifts, travel.
- I feel deprived. → Add a small Fun Money line on purpose.

Mini-Reference: What Counts Where?

- Essentials: Rent/Mortgage, Utilities, Internet/Phone, Groceries, Transport/Fuel, Insurance, Childcare, Debt Minimums
- Goals: Emergency Fund, Extra Debt Payments, Investing, Sinking Funds (Car, Travel, Gifts, Annual Fees), Big Purchases
- Lifestyle: Dining Out, Coffee, Entertainment, Clothing, Subscriptions, Hobbies, Personal Care

(When in doubt, ask: "Does this keep the lights on? Does this move me forward? Or is it a choice for today?")

"What If" FAQ

Q: I'm negative after Essentials. Now what?

A: Two levers: reduce (roommate, negotiate bills, lower-cost phone plan) and increase (overtime, micro-offers). Start with freeing \$100-\$300—it changes everything.

Q: Cash or card?

A: Use what you'll actually track. If card, add friction (no saved cards + 24-hour rule). If cash, envelope the slippery categories only.

Q: Do I need fancy apps?

A: No. The workbook works. Simpler often means stickier.

Coaching Corner – Journaling Prompts

- What did last week's Money MRI reveal that surprised me?
- Which two categories most misalign with my values?
- What small change would make the biggest difference this month?
 - How can I make my Weekly Money Meeting enjoyable (location, drink, playlist)?
 - Where can I add one step of friction that would save me \$50 this month?

Real-Life Scenario to Write Through:

Imagine you're \$150 over in dining out by the 20th. How do you respond without shame? Draft a 3-step recovery plan using the Two-Pocket Method and a one-time category pause.

One-Page Checklist (Pin This)

- Enter income and Essentials in Budget (Monthly).
- Add Savings/Investing Transfer and Extra Debt Payment.

- Add or update Sinking Funds for irregular costs.
- Align bill due dates with paydays; set alerts.
- Schedule Weekly Money Meeting (30 minutes, recurring).
- Create a Daily Spending pocket (weekly refill).

Key Takeaways

- Clarity creates control—guessing creates stress.
- Plan down to zero: every dollar gets a job before the month starts.
 - Automate payday moves, reconcile weekly, and cap your wild cards.
 - Budgets don't limit your life; they fund it—on purpose.

What to Prep for the Next Chapter

Bring your budget and your current savings balance. In Chapter 3 we'll size and build your Emergency Fund (starter now, full later), choose the right account, and set a transfer cadence you won't feel—but Future You will love.

CHAPTER 3 — BUILD YOUR BUFFER: EMERGENCY FUNDS & RISK BASICS

CRISIS-PROOFING WITH THE RIGHT SIZE SAFETY NET.

A note from your coach:

Emergencies aren't a matter of if, but when—a flat tire, a surprise copay, a slow month at work. Your emergency fund is the financial equivalent of airbags: you hope to never use it, but when you need it, nothing else will do. This chapter builds that cushion quickly and sanely.

Opening Story: The Spare Tire That Saved a Vacation

Maya and Luis finally took a long-planned road trip. On day two: tire blowout. No panic. They pulled over, swapped in the spare, and kept going.

Financially, most people try to “drive on the rims”—they cut spending after the crisis, rack up interest, and hope it works out. An emergency fund is your spare tire: it turns a disaster into a detour.

What Counts as an Emergency (and What Doesn't)

Yes: job loss, medical bills, urgent car/home repairs, necessary travel for family emergencies, temporary income shortfall.

No: concert tickets, gifting, routine maintenance you knew was coming (that's a sinking fund), upgrades you just want.

Rule of thumb: If it protects health, housing, transportation, or income, it's likely an emergency.

How Big Should the Fund Be?

Think in tiers—you're not building Rome today.

- Tier 1 (Starter): \$1,000-\$2,500 or one month of essentials (whichever gives you peace).
- Tier 2 (Core): 3-6 months of essentials.
- Tier 3 (Extended): 6-12 months if you're self-employed/commission-based, a single income household, or have dependents/medical volatility.

Essentials = housing + utilities + groceries + insurance + transportation + minimum debt payments. (Use your Budget (Monthly) sheet to total these.)

Where to Keep It (and Why)

1. High-Yield Savings (FDIC/NCUA insured): Primary home for Tier 1 & Tier 2; quick access, separate from checking to prevent "accidental spending."

2. Checking Cushion: Keep a micro-buffer (e.g., \$200-\$500) to avoid overdrafts; not your EF proper.

3. Optional Layering for Tier 3:

3.1. Short-term Treasuries/T-bill ladder or I Bonds (if you understand the tradeoffs: liquidity windows, holding periods). Use only for the extended portion.

3.2. Do not put your emergency fund in stocks. Market drops don't care about your timing.

Naming matters: Call the account "Emergency Fund - Hands Off" or "Future Me Fund" to nudge behavior.

The Fastest Way to Fill It: The 30-Day Cushion Sprint

Duration: 30 days. Goal: Reach Tier 1 (or your first \$1,000-\$2,500).

Step 1 – Set the Target (10 min)

Open the Emergency Fund tracker in your workbook. Enter your goal in B3. The sheet will track contributions and % to goal automatically.

Step 2 – Automate the Drip (5 min)

Set a weekly transfer (even \$25-\$50). Payday is best. Small drips beat big "somedays."

Step 3 – Free \$200-\$600 This Month (45-60 min total)

Pick 4-6 from this list:

- Cancel/downgrade 2 subscriptions (typical save: \$20-\$40/mo each).

- Grocery swap: one bulk shop + planned leftovers (save: \$40-\$80).
 - Fuel/transport tweak: combine errands, carpool once (save: \$10-\$30).
 - Sell 3 items you don't use (FB Marketplace / OfferUp) (raise: \$100-\$300).
 - Negotiate one bill (phone/internet/insurance) (save: \$10-\$40/mo).
 - One overtime shift or micro-gig (raise: \$75-\$200).
 - 7-day no-spend streak on non-essentials (save: \$50-\$150).
- Log each win into the Emergency Fund sheet as a contribution.

Step 4 – Windfalls Rule (set it now)

When money arrives unexpectedly (bonus/tax refund/gift), apply 40/40/20:

- 40% to Emergency Fund
- 40% to top debt
- 20% to guilt-free fun (keeps motivation high)

Step 5 – Visualize Progress (2 min/week)

Each Sunday, update the tracker; watch % to goal climb. Momentum beats perfection.

Sizing It Precisely (Quick Math)

1. From your budget, total Essentials = E.
2. Choose months of coverage:

2.1. Stable dual income: 3 months

2.2. Single/variable income: 6 months

2.3. Self-employed/commission + dependents: 9-12 months

3. Target EF = E × months.

If that number feels massive, breathe. Build Tier 1 now; schedule Tier 2 across 6-18 months.

How to Use the Fund (Without Guilt)

1. Confirm it's a true emergency (protects health, housing, transport, or income).
2. Pay the bill from EF.
3. Log the withdrawal in your tracker (date, reason).
4. Rebuild automatically: add \$10-\$25/week until back to target.
5. Review what guardrails could prevent repeat emergencies (e.g., add a "Car Maintenance" sinking fund).

Language reframe: "I didn't fail. I used the tool I built."

Risk Basics: Protect the Cushion You're Building

- Credit Hygiene: Autopay minimums to avoid dings; keep utilization low; monitor reports annually.
- Insurance Essentials: Health, auto, renters/home; consider long-term disability and term life if others rely on your income.
- Fraud Defense: Use a password manager + 2FA; consider freezing credit to block new accounts in your name.

(We'll go deeper in Chapter 8, but start these basics now so emergencies don't compound.)

Exercise A – Essentials Calculator (15 min)

1. List: housing, utilities, groceries, transport, insurance, debt minimums.
2. $\text{Sum} = E$.
3. Choose months (3/6/9/12).
4. Write your Target EF = $E \times \text{months}$ on a sticky note; put it near your workspace.

Exercise B – Cushion Sprint Plan (20 min)

- Open the Emergency Fund sheet and set:
- Goal (B3) and monthly target.
- Add three immediate contributions you can make this week (sell 1 item, cancel 1 subscription, skip 1 restaurant meal).
- Schedule the weekly auto-transfer.

Exercise C – Sinking Fund Split (15 min)

Some “emergencies” are actually irregular expenses. Prevent EF raids:

- Create Sinking Funds for Car, Medical Deductible, Gifts, Travel, Annual Fees using the workbook tab.
- The sheet auto-calculates Monthly Amount Needed. Fund these right after your EF transfer each month.

Exercise D – “If-Then” for Emergencies (10 min)

- If my income drops unexpectedly, then I immediately move to the Survival Budget (Essentials only), use EF for the shortfall, and set three income actions (reach out to past clients, one weekend shift, list three items for sale).
- If a large bill hits, then I’ll pay from EF, call the provider for a payment plan discount, and rebuild via the weekly transfer.

Real-Life Scenarios (Coach Playbooks)

1. Two Weeks Without Work (Gig/Seasonal):
 - 1.1. Switch to Survival Budget for 14–30 days.
 - 1.2. EF covers rent + utilities; defer all non-essential categories.
 - 1.3. Use Income Boost Planner to fill next two weeks with small, fast gigs.
2. Car Repair \$1,200:
 - 2.1. Pull from EF; immediately add a Car Maintenance sinking fund at \$50–\$100/mo so the next repair isn’t an EF event.
3. Medical Bill \$600:
 - 3.1. Ask for cash-pay or prompt-pay discount (often 10–20%).

3.2.If offered a payment plan, compare to paying from EF (avoid interest).

3.3.Rebuild EF with automated drips.

4. You're in Debt and Fear "Pausing" Extra Payments:

4.1.Keep making minimums; use extra for the starter EF until Tier 1 is built.

4.2.Once Tier 1 is done, resume the debt snowball/ avalanche plus keep a small drip to EF (\$10-\$25/week).

Troubleshooting (Common Pitfalls)

- "I keep dipping into it for non-emergencies."

Create a \$20-\$40 Fun Money line so joy is planned, not stolen.

Add a 24-hour rule for wants.

- "It feels impossible."

Start with \$500. Then \$1,000. Celebrate each rung. Momentum is the point.

- "My account is too easy to access."

Move EF to a separate bank. No debit card. ACH only (1-2 days delay adds beneficial friction).

Coaching Corner – Journaling Prompts

- What size buffer would help me sleep at night? Why that number?

- Which three sprint moves can I do this week to add \$150-\$300 to EF?

- What "emergencies" are actually predictable for me (car, kids, fees)? How will I sink-fund them?

- How will I talk to myself the next time I use the EF? (Write the script now.)

Scenario to Write Through:

You just lost a shift and will be \$250 short on rent. Draft your 5-step plan using EF + the Cushion Sprint + one income action.

One-Page Checklist (Pin This)

- Calculate Essentials (E) and write Target EF = E × months.
- Open Emergency Fund tracker; set goal and weekly auto-transfer.
- Complete the 30-Day Cushion Sprint (pick 4-6 actions).
- Create Sinking Funds to prevent EF raids.
- Name the EF account "Emergency Fund - Hands Off."
- Set a reminder to review EF progress during your Weekly Money Meeting.

Key Takeaways

- Emergencies are inevitable; debt isn't. A buffer turns crisis into inconvenience.
- Build in tiers: Starter → Core → Extended.
- Automate drips, sprint for chunks, and protect your EF with rules and sinking funds.
- Using your EF isn't failure—it's smart. Refill and roll on.

What to Prep for the Next Chapter

Bring your Essentials total, your EF goal, and your updated budget. In Chapter 4, we'll pick and execute your debt strategy—snowball vs. avalanche—plus negotiation scripts and a roll-down plan that keeps momentum high.

CHAPTER 4 — KILL THE CHAOS: DEBT STRATEGY THAT WORKS

SNOWBALL VS. AVALANCHE,
NEGOTIATION, AND REPAYMENT SCRIPTS.

A note from your coach:

Debt gets loud. It steals attention, taxes your sleep, and turns money decisions into firefighting. Our plan in this chapter: organize the mess, choose one proven method, and execute with ruthless simplicity. You don't need ten hacks—you need one target, one extra payment, every week.

Opening Story: The Garage Clean-Out

Sarai's garage looked like a hardware store after a hurricane—boxes everywhere, mystery tools, guilt in cardboard form. She kept "tidying a bit," then giving up. One Saturday, we changed the rules: everything on the driveway, sort by category, handle the easiest items first for quick wins. Two hours later: momentum. By afternoon: a path. Your debts are that garage. We'll pull them into the light, sort

them, and start with the easiest win (or the highest cost)—your choice. Once the space is clear, you'll guard it like new floors.

The Two Proven Methods (Pick One and Commit)

1. Snowball (fastest first win)
 - 1.1. Order by smallest balance → largest.
 - 1.2. Pay minimums on all; put every extra dollar on the smallest.
 - 1.3. When it hits \$0, roll that entire payment to the next.
 - 1.4. Best when motivation is fragile or you want early psychological wins.
2. Avalanche (lowest interest cost)
 - 2.1. Order by highest APR → lowest.
 - 2.2. Same process: minimums on all; every extra dollar goes to the highest APR.
 - 2.3. Best when you want to minimize total interest.
3. Which is right for me?
 - 3.1. If you've started and stopped before, choose Snowball (win early).
 - 3.2. If you're steady and numbers-driven, pick Avalanche.
 - 3.3. Either beats "do nothing." Don't ping-pong methods.

Set Up Your Plan (40 minutes)

Open the Debt Snowball tab in the workbook.

Step 1 – The Full Inventory (10 minutes)

List every debt: name, balance, APR, minimum, due date. Include: credit cards, personal loans, auto, student loans, medical collections, BNPL. (Mortgage is usually handled separately.)

Step 2 – Choose Your Method (2 minutes)

Select Snowball or Avalanche and sort the sheet accordingly. Use the Order column (1 = first target).

Step 3 – Find Your Extra (10 minutes)

From Chapter 2's budget, identify your monthly "extra" (even \$25 counts).

Tip: Send extra weekly after your Money Meeting—it feels smaller and compounds faster.

Step 4 – Automate the Base, Aim the Cannon (10 minutes)

- Autopay minimums on all debts to avoid fees.
- Set a separate manual payment for your #1 target each week (Fri after your meeting).
- When #1 hits \$0, immediately roll that entire payment to #2. The worksheet's "Extra Payment" + "Order" columns will help you visualize the roll-down.

Step 5 – Visibility & Ritual (8 minutes)

- Put your target debt name as your phone lockscreen title for the month.
- Create a simple tracker: every payment = one checkmark on a calendar. Count reps, not just dollars.

Mini Math (Plain-English)

- Interest is the rent you pay to borrow. The higher the APR and the longer you carry a balance, the more rent you pay.
- Snowball shortens the timeline by killing off accounts quickly (fewer minimums → bigger snowball).
- Avalanche reduces the rent by attacking the priciest debt first.
- Same extra money, different order. If order keeps you consistent, it's the right order.

Negotiation Playbook (Lower APR, Fewer Fees, Better Terms)

Before you call (5 minutes):

- Have account #, current APR, payment history.
- Decide your ask: lower APR, waive late fee, hardship plan, payment due date change.

Call Script (credit card/loan):

"Hi, I'm reviewing my budget and want to stay on track with you. I've been a customer since [year]. My current APR is [X]%. I'm asking for a temporary reduction to [X-5 to X-10]% or placement on a hardship plan for six months so I can pay reliably. What options can you offer?"

If they refuse:

“Thank you. What would make me eligible for a rate reduction in 60 days? May I note this on my account to revisit?”

Late-Fee Waiver Script:

“I had an unusual month and paid [date]. Could you waive the fee as a courtesy? I want to keep my account in good standing.”

Medical Bill Script:

“If I pay today, is there a prompt-pay discount? If not, can we set a no-interest plan for [X]/month?”

Collections (validation first):

Within 30 days of first notice, you can request debt validation in writing. Keep it factual; do not acknowledge owing if you're unsure. If you choose to settle, get all terms in writing before paying.

Important: I'm your coach, not your lawyer. For complex disputes or legal questions, consider a licensed attorney or a reputable nonprofit credit counselor.

Balance Transfers & Consolidation (Use Carefully)

0% APR Balance Transfer

- Pros: Pauses interest.
- Cons: Transfer fees (often 3-5%), temptation to keep spending, new credit inquiry, and utilization impacts.
 - Rule of thumb: Only if the fee + plan < projected interest and you commit to no new charges. Set auto-pay to clear before promo ends. Consider cutting up the old card.

Debt Consolidation Loan

- Pros: One payment, possibly lower APR.
- Cons: Extends term; can cost more if you keep spending.
- Green flags: Lower APR and you close or limit old accounts, and you'll repay faster than before.

Debt Settlement Companies

- Be cautious: fees, credit damage, and tax implications for forgiven amounts. If you consider it, explore nonprofit credit counseling first to compare options.

Windfalls Rule (Decide Once)

When extra money arrives (bonus, refund, side gig), use 40/40/20:

- 40% to the #1 target debt
- 40% to Emergency Fund (or keep it topped up)
- 20% guilt-free fun (staying motivated matters)

Special Situations

1. Accounts in Collections
 - 1.1. Get validation first.
 - 1.2. If you settle, request the agreement in writing with: amount, due date, and that the account will be reported as "paid/settled." Some creditors won't "pay-for-delete"; don't assume.
 - 1.3. Document everything. Pay with traceable methods.
2. Federal Student Loans
 - 2.1. Check current repayment plans and income-driven options. If overwhelmed, start with servicer-provided options; prioritize higher-APR consumer debt while staying current on required payments. (Programs change; verify on the official servicer site.)
3. Auto Loans
 - 3.1. If upside down, avoid rolling negative equity into another car. Consider selling private-party, refinancing at a lower rate, or making principal-only curtailments.
4. Buy Now, Pay Later (BNPL)
 - 4.1. Treat each plan as debt. List them in the sheet with the soonest payoff date high in priority to free cash flow.


Exercise A – The One-Page Debt Snapshot (15 minutes)

On a single sheet (or the workbook summary), write:

- Total # of debts: ____
- Total balance: \$____
- APR range: ____% to ____%
- Method chosen: Snowball / Avalanche
- Monthly extra: \$____ (weekly = \$____)
- Target #1: _____ (Projected payoff date: /)

Stick it where you'll see it daily.

Exercise B – The Friday Payment Ritual (10 minutes, weekly)

- During your Money Meeting, send your weekly extra to #1 target.
- Log the amount and new balance in the Debt Snowball sheet.
- Put a  on your calendar. Count on-time reps as a success metric.

Exercise C – Negotiation Sprint (30–45 minutes)

- Make three calls this week: top APR card, one installment loan, one biller.
 - Ask for: lower APR, fee waiver, due date alignment, or hardship plan.
 - Record outcomes and follow-ups.
- Even a 2–4% APR drop can accelerate payoff meaningfully.

Exercise D – Guardrails for “No New Debt” (10 minutes)

Choose three guardrails:

- Remove saved cards from top shopping sites.
- Keep one debit/credit card accessible; the rest stay out of reach.
- 24-hour wait on non-essentials over \$50.

- “Replace, don’t add” policy (if a new subscription joins, another leaves).

Real-Life Scenarios (Coach Playbooks)

1. Maxed Card at 27.99% APR
 - 1.1. Avalanche says it’s #1. Call to request a temporary hardship APR reduction.
 - 1.2. While that’s pending, pay weekly extra. If reduction granted, don’t reduce your payment—keep momentum.
2. Five Small Balances (All Under \$800)
 - 2.1. Snowball them rapid-fire. Every paid-off account frees a minimum payment. Roll those into the next target for a bigger snowball.
3. Two Cards + a Personal Loan
 - 3.1. If the loan has lower APR and fixed term, keep it steady. Attack the higher-APR card first (avalanche), or the smallest card first (snowball), then the second card, and finish the loan early only if it meaningfully saves interest.
4. The “Oops Month”
 - 4.1. You raided your EF and added \$200 to a card.
Response: rebuild EF via the Cushion Sprint next month and add friction (sign out of the store, wishlist rule).
Resume the plan—no shame spiral.

Troubleshooting

- “I can’t find extra money.”

Use the Subscriptions Audit, reduce grocery waste, and add a

small income boost. Aim for \$100-\$300/month—it changes the trajectory.

- “I keep missing payments.”

Autopay minimums today. Align due dates to paydays. Use two-pocket banking (Bills vs. Daily Spend).

- “I’m tempted to celebrate with a big buy.”

Pre-plan a \$20 celebration ritual for each payoff: favorite coffee, movie night, beach day—joy without sabotage.

- “Which method really saves more?”

Avalanche typically saves more interest; Snowball often wins the adherence game. Pick the one you’ll stick with for 6-12 months.

Coaching Corner – Journaling Prompts

- Which debt, if gone, would give me the most emotional relief? Why?
- What tiny weekly ritual will keep me consistent (playlist, candle, 10-minute timer)?
- What’s my no-new-debt boundary statement? (Write it in your own words.)
- If my APR dropped by 5%, what would I do with the savings? (Name it now.)

Scenario to Write Through:

It’s the 18th. You’re short \$120 and a payment is due on the 21st. Draft a 5-step plan: (1) who to call, (2) what to ask, (3) what to sell

or cut this week, (4) how to avoid a fee, (5) how to prevent repeat.

One-Page Checklist (Pin This)

- List all debts in the workbook; pick Snowball or Avalanche and set Order.
- Autopay minimums on all; manual weekly extra to #1 target.
- Complete a Negotiation Sprint (3 calls).
- Install No-New-Debt guardrails (choose 3).
- Use 40/40/20 for windfalls.
- Celebrate every paid-off account with a small, planned reward.

Key Takeaways

- Debt chaos ends when you have one target and a weekly extra.
- Snowball = fastest behavioral wins; Avalanche = lowest total interest.
- Negotiate, automate minimums, and roll payments forward.
- Protect progress with guardrails and planned celebrations.

What to Prep for the Next Chapter

Bring your updated debt list and your chosen method. In Chapter 5, we'll rewire spending with values-based choices, subscription audits, and sinking funds so you stop refilling the garage you just cleaned.

CHAPTER 5 — SPEND ON PURPOSE: VALUES-BASED SPENDING

FRICITION CONTROLS, SUBSCRIPTION
AUDITS, AND SINKING FUNDS.

A note from your coach:

You don't have a "spending problem." You have a priorities-to-purchases connection problem—and we're about to fix it. When you align dollars with what you truly value, cutting stops feeling like punishment and starts feeling like precision. This chapter gives you the tools to spend boldly on what matters and trim the rest without guilt.

Opening Story: The Pantry Reset

Nate kept complaining he had "nothing to eat," yet his pantry was overflowing. We pulled everything out onto the counter and sorted it into three bins: Love, Like, Why-is-this-here. Only the first two went back in—front and center.

A month later his grocery bill dropped by \$140 and he actually enjoyed every meal.

Your spending is the same. We're going to sort it—Love, Like, Why-is-this-here—and put your money where your values live.

The Big Idea: Values → Categories → Caps

Values-based spending means you start with what matters (health, family, freedom, craft, adventure), then you design categories and caps that fund those values. This prevents “accidental lifestyles” and replaces random guilt with deliberate joy.

Quick framework:

- Name your top 5 values.
- Map each to 1-2 spend categories.
- Protect 2 categories with premium treatment.
- Trim 2 categories with little joy-per-dollar.

Joy-per-dollar test: If this line item vanished for 30 days, would your happiness drop meaningfully? If not, it's trim-able.

What's Actually Going On (Behavior 101)

- Lifestyle creep: Expenses rise to meet income. Fix: pre-raise Goals (savings/investing) on payday.
- Choice overload: Too many options → impulse buys. Fix: use a wishlist + 24-hour rule.

- Friction asymmetry: One-click buy vs. 10-step saving. Fix: add friction to wants and remove friction from savings.

Your Three Tools for Purposeful Spending

1) The Subscriptions Audit (Stop the Slow Leak)

Open the Subscriptions Audit sheet in your workbook.

- Fill Service / Monthly Cost / Last Used / Keep? / Action.
- The sheet auto-computes Annual Cost. That number is your wake-up call.

• Decision rules:

- Cancel if no use in 30-60 days.
- Downgrade if usage <50% of features.
- Keep if it clearly supports a top value and you actually use it.

Cancellation micro-scripts:

- "I'd like to cancel today—no retention offers, please."
- "If there's a loyalty or downgrade plan at $\leq 50\%$ cost, I'll consider it."
- "Please send a confirmation email now."

Pro tip: Audit again in 90 days. Subscriptions love to regenerate.

2) Sinking Funds (End the “Surprise” Bills)

Irregular ≠ unexpected. Use the Sinking Funds tab.

- Categories: Car Maintenance, Medical Deductible, Gifts, Travel, Annual Fees, Back-to-School, Pet Care.
- The sheet calculates Monthly Amount Needed = Goal / Months.
- Fund these right after your savings/investing transfers.
- Result: You stop raiding your emergency fund for routine stuff.

3) Friction Controls (Design > Willpower)

Pick 3 friction flips for your top temptations:

- Remove saved cards + auto-fill from two shopping sites.
- Log out of shopping apps; require FaceID at checkout.
- Create a Wishlist note; everything sits 24 hours.
- Envelope or “two-pocket” method for one slippery category (e.g., restaurants).

The 60-Minute Spending Makeover (Step-by-Step)

Timebox: 60 minutes. Playlist on. Let’s go.

Step 1 – 30-Day Lookback (15 min)

Export last 30 days of transactions; tag each E (Essentials), G

(Goals), L (Lifestyle). Highlight Lifestyle items that do not align with a named value. That's your trim list.

Step 2 – Subscriptions Audit (10 min)

Work the Subscriptions Audit sheet. Cancel/downgrade at least two right now.

Step 3 – Sinking Funds (10 min)

Open Sinking Funds; add Car, Medical, Gifts, Travel. Enter targets and dates; let the sheet compute monthly needs.

Step 4 – Category Caps (10 min)

Choose two slippery categories. Set a firm weekly cap and add a friction rule (e.g., cash envelope, wishlist).

Step 5 – Two-Pocket Banking (10 min)

Pocket 1: Bills & Goals (no card attached).

Pocket 2: Daily Spending (weekly allowance auto-moved each payday).

When Pocket 2 is empty, you're done until refill—no judgment, just data.

Step 6 – Celebration Line (5 min)

Create a small Fun Money line so joy is planned, not stolen. \$10-\$40/week is enough to reduce rebellion.

Micro-Systems for Big Savings (Without Feeling Poor)

Groceries:

- Decide 3 “always” meals (cheap + you like them).
- Shop with a list-only rule; compare unit price; buy staples in bulk.
- Cook once, eat twice (leftovers or meal-prep bowls).

Dining Out:

- Pre-decide the number of times per week.
- Split drink orders (water + one shared), still enjoy the outing.

Transport:

- Stack errands once/week; check tire pressure monthly; carpool where possible.

Shopping:

- 24-hour wishlist rule; re-open with a calmer brain.
- “Replace, don’t add” policy for clothes/subscriptions.

Phone/Internet/Insurance:

- Annual renegotiation month. Put it on your calendar. Ask about loyalty, autopay, paperless or retention pricing.

Language Makeover: Reduce Shame, Increase Agency

- Not “I can’t afford that,” but “I’m not choosing that right now.”



- Not “I blew my budget,” but “I learned something about that category; next week’s cap is X.”
- Not “I have to cut,” but “I swap this for that because I value ___ more.”

Exercises

Exercise A – Values Map → Spending Map (20 min)

- List your Top 5 Values.
- Map 1-2 categories to each value.
- Circle two categories to protect and two to trim this month.
- Write one sentence for each trim: “I’m swapping X for Y because I value Z.”

Exercise B – The Two-Pocket Setup (15 min)

- Open a second checking (or sub-account).
- Rename accounts with emojis ( Bills & Goals /  Daily Spend).
- Set a weekly auto-transfer to Daily Spend every payday.

Exercise C – Friction Flip (10 min)

- Remove saved cards from two stores; log out of apps.
- Create a Wishlist note; add 5 wants you can wait on.
- Add one cash-only envelope for your slipperiest category for two weeks.

Exercise D – The “MES” (Minimum Enjoyable Spend) (10 min)

- For your favorite category (e.g., coffee, books), discover the minimum spend that still feels delightful (often 50–70% of usual). That becomes your cap.

Real-Life Scenarios (Coach Playbooks)

1. The Social Weekend Spiral
 - 1.1. Pre-decide a fixed cash amount for the weekend.
 - 1.2. Choose one premium event, one low-cost event, and one free event.
 - 1.3. Script: “I’m in for the first stop. I’ll pass on the late-night add-on.”
2. Partner Has Different Priorities
 - 2.1. Run a 15-minute values share: each names 2 protected categories.
 - 2.2. Create Yours/Mine/Ours money. No commentary on Yours/Mine.
3. Kids & Family Pressure
 - 3.1. Set a gift sinking fund. Practice giving experiences or time.
 - 3.2. Script: “We’re doing a budget-friendly season this year –but we’re making it fun with ____.”
4. Irregular Income
 - 4.1. Keep Daily Spend flat weekly; when income dips, reduce Lifestyle, not Goals.
 - 4.2. Refill Buffer first when income spikes; avoid the emotional rollercoaster.

Troubleshooting

- “I feel deprived.”

Add Fun Money back in—small but visible. Purposeful treats prevent binges.

- “Caps feel impossible.”

Use MES to find the sweet spot, not zero.

- “I keep forgetting.”

Pair your Weekly Money Meeting with a reward (favorite coffee, playlist). Put the meeting on your calendar.

- “I trimmed everything and still short.”

You’re at the floor. Switch to income boosts (next chapter) while maintaining a simple, stable plan.

Coaching Corner – Journaling Prompts

- Which expense delivers outsized joy relative to its cost?

How can I protect it without overspending?

- Which expense feels like noise? What value could I fund by trimming it?

- What’s my language swap when I say no to something?

- How can I design one delightful, budget-friendly ritual this week?

Scenario to Write Through:

Your dining-out category is already at its cap by the 20th. Draft a

three-step recovery plan using the Two-Pocket Method, an MES for coffee/snacks, and one fun, free social activity.

One-Page Checklist (Pin This)

- Complete the Subscriptions Audit; cancel or downgrade two.
- Create/Update Sinking Funds for Car, Medical, Gifts, Travel.
- Choose two category caps + a friction rule for each.
- Set up Two-Pocket banking with a weekly refill.
- Add a small Fun Money line on purpose.
- Schedule a renegotiation day for phone/internet/insurance.
- Install the Wishlist + 24-hour rule.

Key Takeaways

- Spending on purpose increases satisfaction and reduces guilt—without requiring a higher income.
- Subscriptions and irregulars are the biggest leaks; fix them with audits and sinking funds.
- Friction flips and two-pocket banking make the right choice the easy choice.
- Protect what you love; trim what you don't. That's values-based spending.

What to Prep for the Next Chapter

Bring your trimmed categories, your new caps, and your weekly spending amount. In Chapter 6, we'll turn the income dial with side hustles and career capital—how to find your first three customers, price simply, and create repeatable earnings.

CHAPTER 6 — EARN MORE ON DEMAND: SIDE HUSTLES & CAREER CAPITAL

QUICK WINS, PRICING, AND LANDING YOUR FIRST THREE CUSTOMERS.

A note from your coach:

If budgeting is tightening the sail, earning more is catching a better wind. In this chapter we'll make income proactive—not something you hope for, but something you can generate on purpose with simple offers, clear outreach, and repeatable delivery. No hype, no burnout. Just a system for your first three customers, then your first repeatable month.

Opening Story: The \$500 Weekend Experiment

Ari liked design but never “felt ready” to charge. We set a rule: no new tools—only ship. On Friday, Ari wrote a micro-offer: “Instagram Bio + Link Page Refresh – 48 hours, \$99.” He privately messaged five people he already knew, shared one before/after screenshot, and offered a weekend slot. By Sunday night he'd done five projects, earned \$495, and had two referrals waiting.

Nothing magical—just a tiny, valuable problem, priced simply, offered to real humans.

The Big Idea: Revenue Has Only 3 Levers

- Revenue = Price × Volume × Frequency
- Price: What you charge per unit.
- Volume: How many customers buy.
- Frequency: How often customers return.

We'll turn each lever on purpose: set a simple price, message a small list to book volume, and deliver so well they return (and refer).

The Simple Offer Framework (PPF)

People → Problem → Fix

- People: Who can you reach in 48 hours? (Start warm.)
- Problem: What specific pain do they feel right now?
- Fix: What fast, tidy solution can you deliver within 7 days?

Examples of "Fixes" you can ship fast:

- Resume polish + 15-min bullet coaching
- Budget cleanup + 30-min call + 90-day plan
- Landing page copy audit with 5 edits
- Local service: house wash + driveway bundle
- Tutoring: exam cram session + cheat-sheet

- Tech help: printer/Wi-Fi setup + how-to video

Pro tip: Aim for a 2-3 hour delivery window per unit so your calendar stays sane.

Your 7-Day Micro-Offer Sprint

Day 1 – Pick Your People & Problem (30 min)

Who asks you for help already?

What do they complain about?

Which problem can you solve in 2-3 hours?

Day 2 – Name & Price the Offer (45 min)

Name = outcome, not features.

Scope = bullet the steps you'll perform.

Delivery = live call, file, or both.

Price: Start with a "charter" price that feels slightly uncomfortable but fair (often \$75-\$300 for micro services). Use

Good / Better / Best:

Good: \$99 (template + quick fix)

Better: \$199 (custom + call)

Best: \$349 (custom + call + 30-day check-in)

Day 3 – Proof & Packet (60 min)

Create a 1-page example/mini case.

Draft a before/after screenshot or 3-bullet transformation.

Build a simple onboarding checklist (we'll outline one below).

Day 4 – Outreach to 15 Humans (45-60 min)

5 warm contacts (people who know you)

5 past clients/coworkers

5 second-degree (friend of a friend)

Use the scripts below. Track in your Income Boost Planner sheet.

Day 5 – Deliver for 1-3 Clients (2-6 hours)

Confirm scope, set a mini-deadline, deliver on time.

Ask: "What was most valuable?" Capture their words.

Day 6 – Collect a Testimonial + Referral (20 min)

Ask for 2-3 lines + permission to use their first name and role.

"Know two people who'd benefit? I have two discounted charter spots left."

Day 7 – Tune & Repeat (30 min)

Raise price 10-20% or tighten scope 10-20%.

Calendar your next outreach block.

Outreach Scripts (Copy | Paste | Personalize)

Warm DM / Text

"Hey [Name]! I'm piloting a tiny service this week: [Outcome in 5-7 words]. It includes [1-2 specifics], delivered in 48 hours. Charter price is \$[price] for the first 3. Want details?"

Follow-Up (2 days later)

"Quick nudge in case this helps you before [mini-deadline]. I have 2 spots left at the charter price. If now's not ideal, totally fine—I can circle back next month."

Referral Ask

“If someone in your circle struggles with [problem], would you intro us? I have one discounted slot left for friends-of-friends.”

Local Service Door Hanger / Next-Door Post (short)

“Driveway looking tired? 2-hour wash & seal bundle this weekend—limited slots. Message for the before/after pics + price.”

Price with Confidence (No Fancy Math Needed)

Anchor → Scope → Guarantee

- Anchor: Describe the cost of not fixing it (lost time, fees, missed opportunity).
- Scope: Bullet exactly what’s included (and what isn’t).
- Guarantee: “If you don’t feel it was worth it, I’ll [fix/re-do/ refund X%].”

Raise price when:

- You’re fully booked and still getting “yes”
- You can deliver faster at the same quality
- Social proof is stacking (testimonials/case snippets)

Delivery System: Your Repeatable Mini-SOP

Use this every time to look pro and save brainpower.

1. Intake Form (5 questions):
 - 1.1. What outcome do you want most?
 - 1.2. Link or files to current state
 - 1.3. Deadline / constraints
 - 1.4. Preferred contact method
 - 1.5. Success looks like...
2. Kickoff Message (template):
 - 2.1. Confirm scope + deliverables + deadline
 - 2.2. Share how to reach you
 - 2.3. Ask for one missing item
3. Delivery Packet:
 - 3.1. The deliverable (file or link)
 - 3.2. 3-bullet "What I changed & why"
 - 3.3. 2 quick tips for next month
 - 3.4. A one-click Google Form (or text) for testimonial
4. Close + Next Step:
 - 4.1. "If you found this helpful, I offer a [monthly/quarterly] check-in for \$X."
 - 4.2. Ask for 1 referral while the win is fresh.

Capacity Planning (Avoid Burnout)

- Choose a Weekly Hours Cap (e.g., 5-8 side-hustle hours).
- Convert hours to deliverable slots (2-3 offers/week).
- "Cancel one to add one" rule—if you add a new commitment, drop or delay another.

Keep It Legal & Simple

- Track income/expenses (spreadsheet is fine to start).
- Set aside 20-30% of revenue for taxes if self-employed.
- Use simple, plain-language agreements (scope, price, timeline, refund terms).
 - For licensed/regulated fields, stay within your allowed scope; refer out as needed.

Career Capital: The Raise/Role Upgrade Track

Not all extra income comes from hustles. Sometimes the fastest lever is the job you already have.

Three Paths:

1. Raise: Tie your ask to business outcomes.
2. Role Upgrade: Expand scope to higher-leverage work.
3. Lateral → Up: Move to a team with better comp velocity.

Impact Mini-Portfolio (1-2 pages)

- Before → After snapshots with metrics
- One story using STAR (Situation, Task, Action, Result)
- 3-5 bullets following Action → Outcome format
 - “Automated X → saved Y hours/week → freed \$Z/month.”

Internal Raise Script

“I’ve been focused on outcomes A and B. Since [date], I [specific actions] which resulted in [measured impact]. I’m excited to keep driving [next initiative]. Given the scope and

results, I'd like to discuss aligning my compensation to \$X-\$Y. What would make that a yes?"

Negotiation Tips

- Know your floor (walk-away number) and your "yes happy" number.
- Ask for total comp (base, bonus, benefits, learning budget, remote days).
- Practice out loud. Calm wins.

The "First Three Customers" Plan (Fill Your Workbook)

Open Income Boost Planner and complete:

- Side Hustle Idea → Pick one.
- Skill/Asset to Use → What you already do well.
- First 3 Customers (Who?) → Names.
- Price per Unit → Good/Better/Best.
- Weekly Time (hrs) → Capacity.
- Next Action / Due Date → Outreach blocks, delivery dates.
- Owner → You (or partner).

Quick Wins (Do These in 60 Minutes Total)

- DM five past coworkers with a tiny offer.
- Post one before/after to your story or LinkedIn.
- List 3 items for sale; post tonight.

- Ask your current boss for one extra responsibility tied to a measurable outcome (seed for a raise).
- Book a Saturday slot for two micro-projects; prep templates Friday night.

Exercises

Exercise A – Offer Builder (20 min)

Complete this fill-in and you have a product:

I help [People] solve [Problem] by delivering [Fix] in [Timeframe] for \$[Price]. You'll get [Outcomes] and [1 risk-reversal line].

Exercise B – Price & Scope (15 min)

Write Good / Better / Best tiers with bullets for what's included and the exact turnaround.

Exercise C – 15-Contact List (20 min)

Open your messages/email. Write down 15 names across warm, past, and second-degree. Schedule two 25-minute outreach sprints.

Exercise D – Delivery SOP (15 min)

Draft your intake, kickoff, delivery, and close templates. Save as text snippets.

Exercise E – Career Capital Map (20 min)

List 3 company outcomes you can impact in 90 days. Draft a 4-bullet mini-proposal for your manager that ties actions → measurable results.

Real-Life Scenarios (Coach Playbooks)

1. "I Have No Portfolio."
 - 1.1. Do 2-3 charter projects at a discount. Document before/after. Price full next round.
2. "My Network is Small."
 - 2.1. Pair with a complementary provider (photographer ↔ copywriter; landscaper ↔ realtor). Trade referrals.
3. "Clients Ghost."
 - 3.1. Take 50% upfront; schedule the delivery call at intake.
 - 3.2. Send one reminder: "Holding your slot—need [item] by [date] to keep Friday delivery."
4. "My Job Won't Budge on Pay."
 - 4.1. Ask for a title change + scope that makes you more marketable.
 - 4.2. Set a 90-day exit plan with weekly applications (3-5 targeted per week).

Troubleshooting

- "No one replied."

Tighten the problem statement, add proof (one screenshot), and re-message 48 hours later. Expand your 15-contact list.

- "I underpriced."

Deliver excellently, then raise for the next three clients by 10-20%.

- "I'm drowning in time."

Cap weekly slots. Move from custom to productized (same steps, different clients).

- “Scope creep.”

Use the kickoff email to restate scope and link a paid add-on menu.

Coaching Corner – Journaling Prompts

- What problem can I solve in 2-3 hours that people will happily pay for?
- Which fear shows up when I think about charging? How will I counter it?
- What would make me referable by Friday?
- If I doubled my price, what would I have to improve to feel proud delivering it?

Scenario to Write Through:

You booked two clients at a charter price. One asks for extra work outside scope. Draft a kind, firm reply that protects your time while offering a paid add-on.

One-Page Checklist (Pin This)

- Define People → Problem → Fix.
- Create Good/Better/Best pricing and a simple guarantee.
- Write intake/kickoff/delivery/close templates.
- Build a 15-contact outreach list; run two 25-minute sprints.
- Deliver to 3 clients; collect testimonials and referrals.

- Raise price or tighten scope by 10–20% for round two.
- Draft a 90-day career capital mini-plan (raise or role upgrade).

Key Takeaways

- Income is a system: tiny offer, clear outreach, reliable delivery.
- Start with humans you can reach, solve one real problem fast, and ask for the next intro.
 - Price with clarity; deliver with a simple SOP; compound with testimonials and referrals.
 - At work, document outcomes and ask for alignment in pay or scope.

What to Prep for the Next Chapter

Bring your first-draft offer, your 15-contact list, and any booked projects. In Chapter 7, we'll make wealth the default with automation and beginner-friendly investing—so the extra income you earn doesn't evaporate.

CHAPTER 7 — AUTOMATE & INVEST: MAKE WEALTH THE DEFAULT

ACCOUNTS, ASSET ALLOCATION (THE PLAIN-ENGLISH VERSION), AND AUTOMATION.

A note from your coach:

You've tightened spending, built a buffer, and aimed your debt plan. Now we'll make wealth automatic so progress continues even when life gets busy. This chapter gives you a plain-English investing playbook, a simple account setup, and a few switches to flip once—then let compounding do the heavy lifting.

Opening Story: The Drip That Carved the Canyon

There's a national park with a stone walkway cut by a stream that never looked impressive—just a steady drip. Tourists look for a dramatic waterfall; the ranger points to the rock and says, "That smooth groove? That's decades of tiny water wins."

Your investing life should feel like that: unimpressive today,

unmistakable over time. A drip that never stops beats a splash that never lasts.

The Big Idea: Systems > Stock Picks

1. You don't need secret stocks or day-trading tips. You need:
2. The right accounts (so taxes don't eat your progress)
3. A broad, boring portfolio (so one company can't sink you)
4. Automatic contributions (so you don't forget)
5. A simple rebalancing rule (so your mix stays your mix)

Everything else is mostly noise.

Order of Operations (A Simple Ladder)

Think "what dollar goes where" in this order (typical—not universal):

1. Free Money: Contribute to your workplace plan (e.g., 401(k)) up to the employer match if offered. (A 100% match is a 100% return on that dollar—hard to beat.)
2. High-Interest Debt: Attack anything with a painful APR while keeping at least a small drip into savings/investing.
3. Tax-Advantaged Accounts: IRA (Roth or Traditional), and HSA if eligible.
4. Taxable Brokerage: Flexible investing for medium/long-term goals once the above are humming.
5. Extra Mortgage or Other Goals: Optional based on rates and values.

(Exact contribution limits change—check current rules with your provider.)

Which Account Is Which? (Plain-English)

- Workplace Plan (e.g., 401(k), 403(b), TSP):

Pre-tax (Traditional) lowers taxable income now; Roth uses after-tax dollars now for potentially tax-free withdrawals later. Often the easiest way to automate.

- IRA (Traditional or Roth):

Individual retirement accounts you open yourself. Roth = pay tax now, grow tax-free; Traditional = tax deduction now, taxes later. Choose based on your current vs. expected future tax bracket.

- HSA (if you have a high-deductible health plan):

Often called “triple tax advantaged.” You can save for medical expenses now and invest for later. Many people invest the portion above a small cash buffer.

- Taxable Brokerage:

No tax shelter, but high flexibility. Great for long-term goals after you use up tax-advantaged space.

Your Boring, Beautiful Portfolio (The 3-Fund Idea)

You don't need 30 funds. A classic “3-fund” approach is enough for most:

1. Total U.S. Stock Market Index Fund/ETF
2. Total International Stock Market Index Fund/ETF

3. Total U.S. Bond Market Index Fund/ETF

Why it works: low cost, broadly diversified across thousands of companies and bonds, easy to automate, easy to rebalance.

One-Fund Option: A Target-Date Index Fund or Balanced Index Fund that automatically holds a stock/bond mix and gradually gets more conservative. (Check costs; lower is better.)

Jargon decoder:

Index fund/ETF = a basket that tracks the market, not a manager's guess.

Expense ratio = annual cost; lower is better (fractions of a percent).

Picking Your Mix (Risk/Return Without the Headache)

A simple way to choose: Time + Sleep Test

- Time horizon for the money (10+ years = you can hold more stocks).
- Sleep test: If your account dropped 30% tomorrow, could you sleep? If not, tilt toward more bonds.

Example starting points (not advice—adjust to you):

- Long horizon & comfortable with swings: 80% stocks / 20% bonds
- Moderate horizon/comfort: 70/30 or 60/40
- Shorter horizon or very risk-averse: 40/60 to 50/50

Remember: Risk isn't bad; it's the price of return. Own only the risk you can sit through without bailing.

Automation Flow (Flip These Switches Once)

1. Choose Contribution Amounts: Even \$25/week matters.
2. Payday Automation: Set contributions to happen the day you're paid.
3. Auto-Invest/Auto-Buy: Many platforms let you auto-buy funds/ETFs on a schedule. Turn it on.
4. Name Accounts by Purpose: "Freedom 2045," "Down Payment 2028," "Kids College." Names reduce tinkering.

Where this lives in your workbook:

- In Budget (Monthly), keep Savings/Investing Transfer as a line item.
- In Net Worth, track the balances quarterly (watch the trend, not daily bumps).

Rebalancing (Keep Your Mix Your Mix)

Over time, stocks and bonds drift. Rebalancing nudges you back.

Rules that work:

- Calendar-based: 1-2 times per year (pick months—e.g., May & November).

- Threshold-based: When any piece is 5 percentage points off target or more (or the “5/25 rule” for finer tuning).

How to rebalance:

- In tax-advantaged accounts, you can trade without tax.
- In taxable, consider new contributions first to avoid realizing gains.
- Keep it boring and infrequent. Constant tinkering is market timing in disguise.

Behavior Is the Real Alpha (Don't Be Your Own Enemy)

- DCA (Dollar-Cost Averaging): Fixed contributions on a schedule. This removes “Is now a good time?” anxiety.
- Stay the Course: Markets will drop—sometimes a lot. Have a written rule: “I will not sell a diversified portfolio because of headlines.”
- News Diet: Glance quarterly, not hourly. Your job is deposits and time, not predictions.
- Diversify Across Jobs, Too: Keep emergency fund strong so you're not forced to sell investments during a downturn.

Taxes, briefly (keep it simple)

- Tax-advantaged first when possible.
- Taxable brokerage: Favor broad index funds held long term (often more tax-efficient).

- HSAs: Keep receipts for eligible expenses; some save them to reimburse later while letting the HSA grow.
- If unsure, a one-time consult with a tax pro can pay for itself –bring your numbers to keep it short and useful.

(Rules change; verify specifics with your custodian or a professional.)

Step-by-Step: Your 90-Minute Investing Setup

Step 1 – Pick Your Path (10 min)

- One-Fund Target-Date Index (set it & forget it), or
- 3-Fund Portfolio (US stock / International stock / Bond).

Step 2 – Choose Your Mix (10 min)

- Write your target allocation (e.g., 70/30 with US 50 / Intl 20 / Bonds 30).

Step 3 – Open/Confirm Accounts (15-30 min)

- Workplace plan (set or raise your percentage—at least to the match).
- IRA (Roth or Traditional) and/or HSA if eligible.
- Taxable brokerage (optional for extra investing).

Step 4 – Turn On Automation (10-20 min)

- Schedule contributions on payday.
- If available, enable auto-invest into your chosen fund(s).

Step 5 – Rebalance Reminder (2 min)

- Add two calendar reminders/year. That's your "check engine" light.

Step 6 – Statement Detox (5 min)

- Turn off push alerts about prices. Keep contribution confirmations on.

Exercises

Exercise A – The Sleep Test (10 min)

- Imagine a 30% drop in stocks. Write exactly how you'd feel and what you'd do. Adjust your stock/bond mix before you invest if needed.

Exercise B – The Allocation Card (10 min)

On an index card, write:

- "My target allocation: ____"
- "My rebalancing rule: ____" (e.g., twice a year, or 5% bands)
- "I invest on: ____" (payday)

Take a photo; store it with your financial docs.

Exercise C – The \$25 Proof (5 min)

- Set a \$25/week auto-transfer to investments (IRA or taxable if IRA isn't available yet). Prove the system works this week, not "later."

Exercise D – One-Fund or Three-Fund? (15 min)

- If One-Fund: Pick the target-date index fund roughly matching the year you'll start withdrawals (check the underlying stock/bond mix, not the year alone).
- If Three-Fund: List the tickers for US stock / International / Bonds you'll use on your platform.

Exercise E – Market Downturn Script (10 min)

Write your own message to future you:

“Markets fell. That’s normal. I’m diversified. I will keep contributing and rebalance on schedule. Volatility is the price of returns I want.”

Real-Life Scenarios (Coach Playbooks)

1) “I’m late to the party.”

Start now. Automate a small amount. Time in the market beats perfect timing.

2) “I want to save for a home in 2-4 years.”

Use high-yield savings and short-term instruments (not volatile stocks). Investing is for long-term money.

3) “I’m self-employed.”

Look into SEP IRA or Solo 401(k) options for higher contribution space (verify current rules). Keep a larger cash buffer (6-12 months).

4) “My employer plan has lousy choices.”

Contribute to the match. Then use an IRA for better/cheaper funds. Use taxable brokerage for extra if needed.

5) “Downturn panic.”

Open your Allocation Card. Do nothing outside the plan. If you must “do something,” rebalance into the plan rules or go for a walk and revisit tomorrow.

Troubleshooting

- “I keep forgetting to contribute.”

Automate on payday. If your income varies, set a percentage instead of a fixed dollar.

- “I want to tinker.”

Put tinkering into a tiny, separate “play” account ($\leq 5\%$ of your portfolio). Keep the core boring.

- “Fees seem small—do they matter?”

Yes. A 1.0% fee vs. 0.05% can cost six figures over decades. Prefer low-cost index funds.

- “What if I need the cash?”

That’s what your Emergency Fund and Sinking Funds are for. Don’t mix timelines.

Coaching Corner – Journaling Prompts

- What will “wealth on autopilot” give me emotionally?
- Which part of investing makes me most anxious? What simple rule can defuse it?
- If I could only do one thing this month to move wealth forward, what is it?
- What would make me proud to tell Future Me 10 years from now?

Scenario to Write Through:

You see friends bragging about a hot stock/crypto. Draft your response to yourself that keeps you aligned with your plan without shaming curiosity.

One-Page Checklist (Pin This)

- Choose One-Fund or Three-Fund approach.
- Set target allocation + rebalancing rule.
- Contribute to employer match at minimum.
- Open/confirm IRA/HSA as applicable.
- Turn on auto-contribute + auto-invest on payday.
- Add two rebalancing dates to your calendar.
- Write and save your Downturn Script.

Key Takeaways

- The market rewards time and discipline, not prediction.
- Broad, low-cost, diversified funds + automation beat fancy strategies most of the time.
 - Protect your plan with rebalancing, an emergency fund, and a news diet.
 - Start as small as needed—drips carve canyons.

What to Prep for the Next Chapter

Bring your chosen allocation and confirmation that automation is set (even if it's only \$25/week). In Chapter 8, we'll protect the machine with credit hygiene, insurance basics, and fraud defense so nothing derails your momentum.

CHAPTER 8 — PROTECT THE MACHINE: CREDIT, INSURANCE, AND FRAUD DEFENSE

CREDIT HEALTH, ESSENTIAL INSURANCE,
AND SIMPLE SAFEGUARDS.

A note from your coach:

You've built momentum—now we put bumpers on the lane. Credit hygiene, the right insurance, and basic cybersecurity keep one bad week from erasing six months of progress. Think of this chapter as your financial seatbelt: not exciting, absolutely essential.

Opening Story: The Two Houses

Neighbors, same storm. House A had surge protectors, trimmed trees, and insurance dialed in. House B had plans to “get to it soon.”

When the storm hit, both lost power; only one lost everything. House A filed a painless claim and was grilling on the patio by

the weekend. House B discovered exclusions, high deductibles, and a fried laptop with no backups.

Storms will come. Our job is to pre-decide protection.

Part I – Credit Hygiene (Your Financial GPA)

Why it matters: Credit affects borrowing costs, insurance in some states, deposits for utilities, even job screenings in certain roles. You want it quiet and healthy in the background.

The big levers (plain-English):

1. Payment history (most important): On-time payments. Autopay your minimums to avoid accidental dings.
2. Utilization: Keep balances under 30% of limits (ideally under 10% when you expect credit checks).
3. Length of history: Older is better—avoid closing your oldest account unless there's a strong reason.
4. Mix and new credit: Don't open new accounts in bursts; each hard inquiry can nudge your score temporarily.

Action steps (do these this week):

- Turn on autopay minimums for every open credit account.
- Set payment due-date reminders (3 days before + day-of).
- If utilization is high, consider:
 - Mid-cycle payments (not just on statement due date)
 - Asking for a credit limit increase (only if you won't spend more)

- Moving extra cash to the highest APR card first (or smallest balance if you're using snowball)
- Review your credit reports annually; dispute clear errors in writing and keep records.

Good-to-know: Scores can dip temporarily when you open/close accounts or take a hard pull. That's ok—behavior over time is what matters.

Part II – Insurance: Transfer Catastrophic Risk, Not Every Nuisance

Insurance isn't about avoiding every expense; it's about capping the worst-case.

Core coverages to consider (rules-of-thumb, not legal advice):

- Health: Choose a plan you can afford to use (premium + deductible + out-of-pocket max). If HDHP-eligible, pair with an HSA and keep a small cash buffer for the deductible.
- Auto: Liability limits high enough to protect assets/income; comprehensive/collision based on car value and your buffer.
- Homeowners/Renters: Insure the structure (homeowners) or contents (renters) + liability; mind deductibles and exclusions (flood/earthquake are often separate).
- Disability (often overlooked): If your income pays the bills, consider a policy that replaces a portion of it if you can't work due to illness/injury.
- Term Life: If someone depends on your income, consider a term policy (commonly 10-30 years). Rule-of-thumb ranges

vary; many target 10-15× annual income, adjusted for debts/childcare/college.

- Umbrella Liability: Inexpensive extra liability sitting on top of auto/home to protect against large claims.

Deductible strategy: Higher deductible = lower premium.

Pick the highest deductible you can comfortably cover from your emergency fund.

Annual check-up:

- Calendar a “Policy Review Week” once a year.
- Update beneficiaries (retirement accounts/insurance).
- Ask about discounts (bundles, loyalty, telematics for auto, home security).

Part III – Fraud Defense & Cyber Basics (Simple, Powerful, Boring)

Threat model: Most losses come from simple stuff—weak passwords, reused logins, phishing, lost phones with no screen lock.

Five defenses that cover 90% of risk:

1. Password Manager for unique, long passwords everywhere.
2. Two-Factor Authentication (2FA) on all financial/email accounts (prefer app-based or hardware key over SMS where possible).

3. Credit Freeze with all three bureaus (free, reversible) to block new accounts in your name. Thaw temporarily when you need credit.

4. Bank/Card Alerts: Turn on transaction notifications and new-device login alerts.

5. Device Hygiene: Screen lock, OS updates, auto-backups for phone and laptop.

Phishing rule: If urgency + money/requested info + link → STOP. Go to the site/app directly; don't click.

Travel mode: Use mobile wallets (tokenized), avoid public Wi-Fi for banking, and consider a travel-only credit card.

Your 90-Minute Protection Setup (one-and-done-ish)

Phase 1 – Credit & Bills (25 min)

- Autopay minimums on all debts; align due dates with paydays.
- Set calendar reminders (3 days before + day-of).
- Check utilization; make a mid-cycle payment on any card >30%.

Phase 2 – Insurance Snapshot (30 min)

- List each policy: type, carrier, coverage, deductible, premium, renewal date.
- Note gaps (e.g., no disability, low liability).
- Pick one quote to shop this week (not all at once).

Phase 3 – Cyber Basics (35 min)

- Install a password manager; change logins for email + bank + brokerage first.
- Turn on 2FA for financial/email accounts.
- Place credit freezes with each bureau.
- Enable transaction alerts; verify recovery emails/phone numbers are current.

Use the Workbook (tie-in)

- Emergency Fund: Confirm your deductible + out-of-pocket max can be covered by your EF tiers.
- Net Worth: Add insurance policy notes in the “Notes” column or create a simple Policy Snapshot tab (Type | Carrier | Coverage | Deductible | Renewal).
- 90-Day Plan: Add one protection task per week for four weeks (freeze credit, 2FA, insurance quote, password manager roll-out).

Scripts & Templates

- Credit Limit Increase (utilization help)

“I’d like to request a credit limit increase. My account has been in good standing, and this will help me manage utilization. I’m not seeking additional credit to spend—just a higher limit.”

- Billing Error / Late Fee Waiver

"I paid on [date] and this fee appears due to [reason]. Could you waive it as a one-time courtesy? I want to keep the account in great standing."

- Insurance Shopping (email or call)

"I'm reviewing coverage. My priorities are [adequate liability, reasonable deductible, strong claims service]. Can you quote comparable coverage and note any exclusions I should understand?"

Data Breach Response (email to self for future)

- Change password and enable 2FA.
- Check transactions; call issuer if anything looks off.
- Consider a fraud alert; keep a log (date, agent, case #).
- If identity documents were exposed, research replacement steps immediately.

Real-Life Scenarios (Coach Playbooks)

1. High Utilization (55%+)

1.1. Make a mid-cycle payment; ask for a limit increase; shift extra cash to this card (avalanche priority).

1.2. Avoid new charges on that line until under 30% (ideally <10%).

2. Minor Car Accident, No Injuries

2.1. Photograph scene, exchange info, file claim promptly, get one shop estimate (or as policy requires).

2.2. If deductible is high, use EF; that's what it's for. Review whether the deductible still fits your buffer.

3. Phone Phishing Attempt

3.1. Hang up, call the bank/issuer at the printed number on your card.

3.2. If you gave info, freeze the account immediately, change passwords, and monitor.

4. Layoff Risk

4.1. Boost EF drip, pause non-essentials, verify disability coverage (short-term via state/employer, where applicable).

4.2. Make sure health insurance continuity (COBRA/marketplace) is mapped out.

Troubleshooting

- "I hate paperwork."

Batch it: one 60-90 minute block per quarter. Use the 90-Day Plan tab to schedule mini-goals.

- "Insurance quotes are confusing."

Normalize questions: "What scenarios aren't covered?" "What's my out-of-pocket in a realistic claim?"

- "I lost track of accounts."

Start with your main email inbox—search for "Welcome," "Statement," "Receipt." Build a single spreadsheet. Close or consolidate truly unused accounts.

- "I don't want a credit freeze because of hassle."

Thawing is quick and free. The peace of mind is worth the extra 5 minutes when you truly need new credit.

Exercises

Exercise A – Credit Quick Clean (20 min)

- List cards with limits and balances; compute utilization %.
- Pick one: mid-cycle payment, limit increase request, or spending pause on the worst offender.

Exercise B – Insurance Fit Check (25 min)

- Write your deductible and out-of-pocket max for health/ auto/home.
- Confirm EF Tier 1 covers the largest single deductible; plan Tier 2 around the OOP max exposure.

Exercise C – Cyber Five (25 min)

- Install password manager; change email + bank + brokerage.
- Turn on 2FA.
- Freeze credit (all three bureaus).
- Enable alerts.
- Verify backups: one cloud + (optional) one external drive.

Exercise D – Breach Drill (10 min)

- Write your 5-step response playbook on a notecard. Keep it with your financial files.

Coaching Corner – Journaling Prompts

- What single point of failure in my life (person, device, account) would cause the biggest financial mess? What will I change this week?
 - Which deductible feels right for me given my current EF?
 - Where am I under-insured or over-insured, and why?
 - What habit could I automate to keep my credit silent and strong?

Scenario to Write Through:

You notice a \$186 charge from a store you don't recognize. Draft your exact steps for the next 30 minutes, including which numbers you'll call, what you'll say, and what you'll monitor afterward.

One-Page Checklist (Pin This)

- Autopay minimums; align due dates to paydays; set reminders.
- Keep utilization <30% (target <10% when possible).
- Annual credit report review; dispute clear errors.
- Snapshot all policies; verify deductibles match EF; shop 1 quote.
- Enable password manager + 2FA on email and financial accounts.
- Place credit freezes with all bureaus; keep thaw PINs safe.
- Turn on bank/card alerts; confirm device backups.
- Write a breach response card and store it with your files.

Key Takeaways

- Protection is leverage: one hour of prep can save thousands and months of stress.
- Credit hygiene = autopay + low utilization + time.
- Insure against catastrophes; pay small stuff yourself.

- Cyber basics (manager, 2FA, freeze, alerts, backups) block most threats.

What to Prep for the Next Chapter

Bring your updated credit/insurance notes and confirm you've turned on autopay and 2FA. In Chapter 9, we'll install systems and habits—weekly money meetings, 90-day plans, and environment design—so your progress runs on rails.

CHAPTER 9 — SYSTEMS > WILLPOWER: HABITS THAT COMPOUND

WEEKLY MONEY MEETING, 90-DAY
SPRINTS, AND ENVIRONMENT DESIGN.

A note from your coach:

Motivation is a spark; systems are the wiring. This chapter turns your money plan into routines that run even on your busiest week—so progress survives stress, travel, and “I don’t feel like it” days.

Opening Story: The Metronome on the Piano

A music student practices in bursts—two hours on Saturday, nothing all week—then wonders why the piece never clicks. Their teacher places a metronome on the piano: 15 minutes a day, same time, same bar, slow and steady. Weeks later the song is fluid, effortless.

Your money life needs a metronome: small, scheduled reps that

don't rely on willpower. When tempo is fixed, progress compounds.

The Big Idea: Rhythm Beats Intensity

- We'll install four rhythms. You can start with just the first two:
- Daily (30–60 seconds): Glance & note.
- Weekly (30 minutes): The Money Meeting.
- Monthly (45 minutes): Reset the plan, refill sinking funds.
- Quarterly (60 minutes): Review investments/insurance/trajectory.

Everything else supports these: automation, friction flips, and simple trackers.

Your Daily, Weekly, Monthly, Quarterly Cadence

1) Daily Pulse Check (30–60 seconds)

- Open banking app → scan balances & transactions.
- Add one note to your Budget (Monthly) sheet if something stands out.
- Ask: "Did I keep promises to Future Me today?" Then move on.

Habit stack examples:

- After morning coffee → open bank app.
- After logging into your laptop → open the budget tab.

2) The Weekly Money Meeting (30 minutes)

When: Same day/time weekly (e.g., Sundays 4:30-5:00 pm).

Where: Same spot, same drink, same playlist. Ritual reduces friction.

Agenda (solo):

1. Wins (2 min): Say them out loud (paid the extra, no-spend streak, canceled a sub).
2. Reconcile (10 min): Categorize the week; check Planned vs. Actual.
3. Debt/Goal Move (5 min): Send the weekly extra to your #1 target or EF.
4. Review Caps (5 min): Any hot categories? Adjust next week's cap or friction rule.
5. One Tiny Experiment (3 min): Choose one tweak (e.g., cash-only dining this week).

Agenda (with partner):

1. 2 minutes each: wins.
2. 8 minutes: numbers (no blame, just facts).
3. 10 minutes: one joint decision.
4. 5 minutes: appreciation & the next date.
5. 5 minutes buffer.

ADHD / Executive function boosts:

- Put a timer on your phone; stop at 30.
- Use the checklist above as a physical card.

- Pair with a treat (specific drink / favorite track).
- Keep it in the same place every week.

3) Monthly Reset (45 minutes)

- Duplicate last month's budget to a fresh tab.
- Refill sinking funds (car, gifts, travel).
- Re-set Savings/Investing Transfer if income changed.
- Do a Subscriptions Audit pass (2 minutes: scan for zombies).
 - Pick your One Metric That Matters for the month (e.g., "\$300 to Card 2," "4 no-spend days/week," or "\$100 to EF").

4) Quarterly Review (60 minutes)

- Snapshot Net Worth (assets - liabilities).
- Check investing allocation; rebalance if needed.
- Review insurance/credit hygiene briefly.
- Revisit your Identity Statement and values; adjust a cap or goal if life changed.

The 90-Day Sprint: Progress on Rails

Use the 90-Day Plan sheet in your workbook to run one focused sprint at a time.

Pick a theme: Stabilize (EF), Attack (Debt), Build (Income), Automate (Investing).

Define 1-2 outcomes:

- "\$1,000 in EF"
- "Pay off Card 2"

- “3 paying clients at \$199”
- “Set 10% auto-invest + rebalance rule”

Break into weekly actions:

- Week 1: Subscriptions audit + set auto-transfer
- Week 2: List items for sale + negotiate one bill
- Week 3: 15 DMs for micro-offer
- Week 4: Refill sinking funds; re-check budget caps

Sprint rules:

- One focus per week.
- Good enough beats perfect.
- Friday proof: Post one result in your notes (number or screenshot).

Systems, Not Slogs: Automation + Environment Design

Automation (flip once):

- Payday transfers: EF + investing.
- Autopay minimums on every debt.
- Bill due dates aligned to paydays (call to adjust dates).
- Calendar reminders: Weekly/Monthly/Quarterly cadences.

Environment design (set the stage):

- Two-pocket banking: Bills & Goals (no card) + Daily Spend (card).
 - Remove shopping apps from the home screen; add your Budget and Net Worth tabs instead.
 - Put a sticky card with your Money Meeting agenda where you keep your laptop.



- Keep a “Wishlist” note pinned—everything non-essential waits 24 hours.

Friction flips (choose 2-3):

- Sign out of retail apps each week.
- Put credit cards in a drawer; daily spending on debit or one card you pay in full.
- Raise one-time friction: “If over \$100, I must discuss it with Partner/Future Me at Sunday meeting.”

Your Personal Scoreboard (Keep It Visible)

Weekly Scorecard (write it on one page):

- No-spend days: __ / 7
- Extra to #1 debt/EF: \$__
- Subscriptions canceled/downgraded: __
- Income actions completed (messages sent / clients booked): __ / __
- Savings rate (Actual): __%
- Tiny experiment completed:  / 

Monthly Snapshot:

- Emergency fund change: +\$__
- Debt balance change: -\$__
- Net worth change (quarterly): +/--\$__
- Lessons learned (1-2 lines)

Stick your scoreboard where you see it daily (fridge, mirror, desktop background).

The Anti-Procrastination Toolkit

- 2-Minute Rule: If the next step takes ≤ 2 minutes (e.g., schedule auto-transfer), do it now.
- “Start Ugly” Timer (10 minutes): Open the budget and touch one line. You’re allowed to stop after 10; momentum usually carries you.
- Temptation Bundling: Only listen to a favorite podcast during the Money Meeting.
- Accountability Text: Pick a buddy; send a Sunday selfie with your Money Meeting checklist.

Troubleshooting (Because Life Happens)

- I missed the meeting. → “We don’t restart; we resume.” Do a 10-minute mini today and schedule the full one next week.
- Travel / hectic week. → Run the 5-minute version: glance balances, send weekly extra, pick one tiny experiment.
- Partner conflict. → Shorten to 20 minutes; start with wins only for 2 weeks. Use Yours/Mine/Ours money.
- ADHD brain fog. → Shrink scope to 10-minute sprints with a timer; pair with a strong sensory cue (music/candle).
- I’m bored. → Switch the setting (coffee shop), change the playlist, and add a micro-reward afterward.
- Fell off for a month. → Begin with Daily Pulse + one Subscriptions Audit win. Then reinstate the Weekly Meeting.

Exercises

Exercise A – Schedule the Rhythm (10 min)

- Put Daily Pulse on your calendar (or link to habit app).
- Block Weekly Money Meeting (recurring).
- Add Monthly Reset (last weekend).
- Add Quarterly Review (two dates per year).

Exercise B – Build Your Scoreboard (15 min)

- Choose 4 weekly metrics + 2 monthly metrics.
- Create a one-page tracker (paper or notes app).
- Decide a small weekly reward for completing all boxes.

Exercise C – Money Meeting Card (10 min)

- Write your agenda on an index card. Tape it near your laptop.

Exercise D – Friction Audit (15 min)

- List 3 moments you tend to overspend.
- Choose 1 friction flip for each (remove saved card, wishlist rule, cash envelope).

Exercise E – 90-Day Sprint Setup (20 min)

- Open 90-Day Plan tab; fill Week 1-4 now. Put Week 1 actions on your calendar.

Real-Life Scenarios (Coach Playbooks)

1. Busy Parents

1.1. Move the Money Meeting to kid practice time (car office).

1.2. Use a 20-minute agenda + 10-minute “paperwork catch-up” on Saturdays.

2. Irregular Income

2.1. Daily Pulse matters more; keep the Business Buffer at one month.

2.2. Weekly: pay yourself a fixed "salary," then refill buffer.

3. Frequent Travel

3.1. Pre-schedule a 5-minute meeting on flight day: pay the weekly extra, scan balances, capture receipts into a folder.

4. Crisis Week

4.1. Minimum viable plan: autopay minimums + don't add new debt + keep EF intact if possible. Resume normal rhythm next week.

Coaching Corner – Journaling Prompts

- What tiny design change would make the Weekly Money Meeting inevitable?
- Which metric motivates me most on a scoreboard—and why?
- Where does my environment push me toward spending? How can I rearrange it this week?
- What promise to Future Me will I keep every Sunday?

Scenario to Write Through:

You skipped two meetings and feel behind. Draft a 10-minute catch-up plan you'll do tonight, plus one friction change that prevents repeats.

One-Page Checklist (Pin This)

- Daily Pulse (30–60s) scheduled.
- Weekly Money Meeting (30m) blocked with agenda card.
- Monthly Reset date set; duplicate next month's budget.
- Quarterly Review reminders added (2×/year).
- Scoreboard created and posted.
- Two friction flips installed.
- 90-Day Sprint defined with Week 1 actions calendared.

Key Takeaways

- Systems carry you when motivation fades.
- Keep the rhythm simple: Daily glance, Weekly meeting, Monthly reset, Quarterly review.
- Scoreboards and friction flips make the right choice the easy choice.
- We don't restart; we resume—tiny reps, consistent tempo.

What to Prep for the Next Chapter

Bring your scoreboard and your 90-day sprint theme. In Chapter 10, we'll zoom out to long-term planning, generosity, and purpose—how to keep growing without turning money into the point of life.

CHAPTER 10 — GROW & GIVE: LONG-TERM PLANNING AND PURPOSE

MILESTONES, GENEROSITY, AND STAYING
THE COURSE.

A note from your coach:

You didn't come this far to become a money robot. You came to build a life with room for meaning—time, health, relationships, craft, and contribution. This chapter zooms out: we'll sketch your long-term map, create a simple "personal policy" you can follow in calm or storm, and design a giving plan that keeps your heart involved. Wealth is the tool. Purpose is the point.

Opening Story: The Two Climbers

Two friends climb the same mountain. The first stares at her boots, counting steps. The second looks up every so often at the ridge she's aiming for. Who reaches the summit? Both do—but the second enjoys the view and course-corrects faster. Your money has boots (habits) and ridges (milestones). Keep both in frame.

The Big Idea: Milestones + Meaning + A Simple Policy

Long-term success rests on three rails:

1. Milestones (clear markers that tell you you're on track).
2. Meaning (why those markers matter to you).
3. A Personal Policy (rules you follow when emotions run hot or cold).

You already built habits and automation. Now we'll give them a destination.

Milestone Ladder (Plain-English, adaptable)

Use these as checkpoints, not commandments. Pick what fits your life stage.

1. Debt-Free (non-mortgage) or "manageable, low-rate only"
2. Emergency Fund: 3-6 months (6-12 if self-employed/single income)
3. First \$10k invested (proof of system)
4. First \$100k (compounding starts to feel real)
5. Home Down Payment (if owning is a values-aligned goal)
6. College/Family Funds (only after retirement path is stable –oxygen mask rule)
7. Work-Optional Number (see rule of thumb below)
8. Legacy & Giving Plan (wills/beneficiaries + cause strategy)

Rough “work-optional” rule of thumb: annual spending $\times 25$ = target portfolio (a version of the 4% guideline). Heuristic, not a guarantee. Markets vary, life changes. We’ll add guardrails.

Meaning: Define a Rich Life (Beyond Numbers)

Hedonic adaptation means wins feel normal fast. Counter it with design:

- Scenes Over Stuff: Write three scenes you want in your weeks (e.g., Wednesday morning walks, Friday family breakfasts, a monthly mini-retreat alone).
- Anti-Goals: What you refuse (e.g., debt-induced pressure, 70-hour weeks, “vacations” that need a vacation).
- Values Portfolio: Allocate time/money to Health, Relationships, Craft, Play, and Service—every month, not “someday.”

Your Personal Money Policy (1-Page, Print It)

Think of this as your Investment + Life Operating Manual. When things get noisy, you read the manual.

1. Purpose Statement (2-3 lines):
 - 1.1. “I use money to buy time, energy, and options. I fund health, relationships, and craft first. I keep promises to Future Me.”
2. Allocation & Accounts:
 - 2.1. Target mix: ___% stocks / ___% bonds (e.g., 70/30).

- 2.2.Vehicles: Workplace plan to match → IRA/HSA → Taxable brokerage.
- 2.3.Rebalance: Twice/year or 5% bands.
- 3. Contribution Rules:
 - 3.1.Minimum auto-invest: \$__/week on payday.
 - 3.2.Windfalls: 40/40/20 (Goals/Debt or EF / Invest / Joy).
 - 3.3.Raises: +2-5% goes to investing before lifestyle.
- 4. Drawdown / Big Goal Rules (later):
 - 4.1.Money needed in ≤ 5 years lives in cash/short-term vehicles.
 - 4.2.Retirement drawdown: start with a flexible 3.5-4% guideline, adjust with markets/spending.
 - 4.3.Sequence-risk guardrail: keep 1-2 years of spending in cash-like assets for downturns.
- 5. Behavior Rules:
 - 5.1.I don't sell a diversified portfolio because of headlines.
 - 5.2.If tempted to change strategy, I wait 72 hours and journal first.
 - 5.3.I do my Weekly Money Meeting even on rough weeks: "We don't restart; we resume."
- 6. Giving Rules:
 - 6.1.Percentage of income set aside monthly: __% (even 1-5% builds a muscle).
 - 6.2.Causes: 1-3 aligned with values; small "spontaneous joy" fund for micro-gifts.

Sign it. Date it. Put it with your financial docs.

Time Horizons & Buckets (Keep Goals in the Right Lane)

Short-Term (0-3 years):

- High-yield savings, short T-bills, or CDs for things like moves, weddings, cars, home projects.

- Rule: Protect principal; returns are secondary.

Mid-Term (3–7 years):

- A blend of conservative assets; accept mild volatility for some growth.

- Rule: Don't risk what you'll soon need.

Long-Term (7+ years):

- Stock-heavy portfolio for retirement/work-optional.

- Rule: Let compounding and rebalancing work; ignore noise.

Drawdown Basics (Way Down the Road—but plan now)

When you're taking money out (retirement or work-optional):

- Flexible spending beats fixed rules. If markets are down, pull a little less that year; harvest from bonds/cash first.

- Guardrails: Start with ~3.5–4% of portfolio value per year (heuristic), adjust $\pm 10\text{--}20\%$ based on markets and your needs.

- Buckets in retirement: 1–2 years cash, several years of bonds, rest in stocks—rebalance annually.

(For complex tax/benefit planning later, consider a pro for a targeted session.)

Giving: Design a Plan That Feels Alive

Generosity increases satisfaction and keeps money from becoming your boss.

Ways to structure:

- % of income every month (automatic)
- A Giving Sinking Fund (funded monthly, deployed quarterly)
 - Time + Talent: Schedule service like a bill—on your calendar
 - Planned Bigger Gifts: Once/year tradition (e.g., holiday grants)

Vehicles to explore (learners' list, not advice):

- Donor-Advised Fund (DAF): Lump a bigger gift for a deduction (subject to rules), grant out over time.
- Employer match: Many companies match employee giving—free leverage.
- Legacy bequests: Name a charity as a beneficiary for a portion of an account.

Keep it human: Write a 2-sentence “why” for each cause. Review yearly.

Estate & Legacy Lite (Keep It Simple, Then Evolve)

- Beneficiaries: Update on retirement accounts, HSAs, life insurance. These override wills.
- Will: Names guardians (if applicable) and basic distribution wishes.
- Medical & Financial Powers: Who can act if you can't.

- The Legacy Letter (non-legal): A 1-2 page note to loved ones about values, memories, passwords/storage locations, and how to find your “Where Everything Lives” doc.

The Boring Middle (And How to Love It)

There will be years that feel... uneventful. That's where most fortunes are built. Make the middle sustainable:

- Ritualize joy: Cheap champagne for milestones, Friday family ritual, monthly mini-adventure.
- Keep score quarterly, not hourly: Net worth snapshot; goal progress; then close the tab.
- Avoid shiny-object drift: Park experiments in a separate “play” bucket $\leq 5\%$. Keep the core boring.

Exercises

Exercise A – Wealth Purpose Statement (15 min)

Finish these lines:

- “A rich life for me looks like...” (3 scenes)
- “I refuse...” (3 anti-goals)
- “Money allows me to...” (3 verbs)

Exercise B – Milestone Map (20 min)

Pick your next 3 milestones and write dates:

- ___ by ___
- ___ by ___
- ___ by ___

Add to your calendar with reminders 30/60/90 days ahead.

Exercise C – Personal Policy (30 min)

Use the template above. Fill all six sections. Print, sign, and store.

Exercise D – Time-Horizon Buckets (15 min)

List current goals and assign Short / Mid / Long. Move any “short” goal money out of volatile assets this week.

Exercise E – Giving Plan (20 min)

Choose a monthly % or a quarterly fund amount. List 1-3 causes + your 2-sentence “why.” Add the transfer to your budget as a line item.

Exercise F – Legacy Lite Packet (30-45 min)

Create a folder (physical and/or digital) titled “In Case of Emergency.” Include: beneficiary screenshots, policy snapshot, will/Powers (if you have them), and your Legacy Letter draft.

Real-Life Scenarios (Coach Playbooks)

1) You’re 35 and just started investing “late.”

Great. Automate a modest % now; increase 1-2% every 3-6 months. Focus on the next two milestones, not the gap.

2) You want a home in 3 years.

Treat the down payment as short-term. Keep it in safer vehicles; don’t roll the dice with stocks.

3) You got a big raise.

Pre-decide: +2-5% to investing, +1-2% to giving, small upgrade to one joy category. Avoid blanket lifestyle creep.

4) Market drops 25% right after you invest.

You didn't make a mistake; you bought a sale. Open your Personal Policy and follow your rebalancing rule.

5) Caring for aging parents becomes real.

Add a Family Care sinking fund. Gather document copies. Explore community resources. Protect your own emergency fund first.

Troubleshooting

- "I lose motivation once the drama ends."

Gamify the middle: scoreboard, milestone rituals, and monthly micro-adventures that cost little.

- "Purpose feels fuzzy."

Re-do the Wealth Purpose Statement every quarter. Book a 30-minute "values walk" and voice-note ideas.

- "I keep changing strategies."

Write a change rule: "No strategy changes without a 72-hour wait + journal + alignment to policy."

- "Giving feels small."

That's okay. Muscles start small. Automate \$10-\$25/month now and revisit in 6 months.

Coaching Corner – Journaling Prompts

- What am I optimizing my money for (in one sentence)?
- Which milestone matters most emotionally—and why?

- How will I celebrate progress in a way that doesn't sabotage it?
- What does "enough" look like for me—in numbers and in a day-in-the-life scene?
- If I had to teach one money lesson to a child or younger me, what would it be?

Scenario to Write Through:

Your portfolio hits your first \$100k, and a friend urges a hot new strategy. Write the entry in your money journal that keeps you aligned with your policy and your purpose—firm, kind, and clear.

One-Page Checklist (Pin This)

- Choose your next 3 milestones and calendar them.
- Draft and sign your Personal Money Policy.
- Assign goals to Short/Mid/Long buckets and place money accordingly.
- Set or increase auto-invest (and pre-commit part of raises/windfalls).
- Create a Giving Plan (% or sinking fund) and automate it.
- Start your Legacy Lite Packet (beneficiaries, will/Powers, Legacy Letter).
- Schedule a Quarterly Meaning Check-In (re-read purpose, adjust goals).

Key Takeaways

- Milestones guide; meaning sustains.
- A one-page Personal Policy keeps you steady in noise.
- Put money in the right time bucket; don't risk what you'll soon need.
 - Generosity and legacy make the journey feel worth it—now, not just later.
 - The middle is where fortunes compound. Protect the rhythm; enjoy the view.

What to Prep for the Final Chapter

Have your Personal Money Policy and your next three milestones handy. In the Conclusion, we'll stitch everything into a clean 90-day action map and a simple cadence you can keep for years.

CONCLUSION — YOUR NEXT 90 DAYS

CHECKLIST, CADENCE, AND MOMENTUM MAP.

A note from your coach:

You did more than read a book—you built a working system. You said “yes” to Future You, one small, repeatable decision at a time. That’s the whole game: identity → systems → results → stronger identity. The wheel is turning now. Keep it turning.

What You’ve Built (at a glance)

- Mindset reset: A money story and identity that support the life you want.
- Cash-flow clarity: A budget that funds your values (Essentials / Goals / Lifestyle).
- Buffer: A right-sized emergency fund and a plan to refill it automatically.
- Debt strategy: One target, one extra payment, every week—plus negotiation scripts.
- Purposeful spending: Subscription audit, sinking funds, friction controls.

- Income engine: A tiny, repeatable offer; your first three customers; career capital moves.

- Wealth autopilot: Low-cost, diversified investing + automation + rebalancing rules.

- Protection: Credit hygiene, insurance basics, and simple cyber defense.

- Systems: Daily pulse, Weekly Money Meeting, Monthly reset, Quarterly review.

- Meaning: Milestones, a personal money policy, and a giving plan.

👉 Keep using the companion workbook as your command center

Your Next 90 Days (the Momentum Map)

Weeks 1-2: Stabilize

- Finish Budget v1; add Savings/Investing Transfer.
- Start the 30-Day Cushion Sprint for your emergency fund.
- Put the Weekly Money Meeting (30 min) on your calendar (recurring).

Weeks 3-4: Attack

- List debts, choose Snowball or Avalanche, set Order.
- Run a Negotiation Sprint (3 calls).
- Complete the Subscriptions Audit; cancel/downgrade two.

Weeks 5-6: Build

- Ship your micro-offer to 15 people; book 2-3 clients.
- Document before/after; collect 2 testimonials.
- Route extra income to your #1 debt and EF (40/40/20 rule).

Weeks 7-8: Automate

- Turn on payday auto-contributions (even \$25/week).
- Pick One-Fund (target-date) or Three-Fund allocation; write your Rebalance Rule.

Weeks 9-10: Protect

- Autopay minimums; align due dates to paydays.
- Enable password manager + 2FA; freeze credit.
- Snapshot insurance; match deductibles to your EF tier.

Weeks 11-12: Review & Reset

- Update Net Worth; celebrate wins (cheap champagne welcome).
- Tweak caps, friction flips, and your income offer.
- Draft the next 90-day theme and lock it in.

The One-Page Money Operating System (M.O.S.)

- Daily (30-60s): Glance balances. "Did I keep a promise to Future Me?"
- Weekly (30m): Reconcile; send weekly extra to #1 target; set one tiny experiment.
- Monthly (45m): Duplicate budget; refill sinking funds; adjust caps.
- Quarterly (60m): Net worth snapshot; rebalance; quick insurance/credit check; reread your Personal Policy.

Post this where you'll see it. Protect the ritual, and the ritual protects you.

Scoreboard: What to Track

- Weekly: no-spend days, dollars to #1 target, outreach messages sent, savings rate (Actual).
- Monthly: EF change, debt change, spending vs. caps.
- Quarterly: net worth change, allocation drift (rebalance if needed).
- Milestones: starter EF, first card paid, first \$10k invested, first \$100k.

Minimum Viable Plan (for messy weeks)

When life hits:

1. Autopay minimums.
2. No new debt (24-hour wait on wants).
3. Keep EF intact if possible; use it guilt-free for true emergencies.
4. Run a 5-minute Money Meeting (send the weekly extra, glance balances).
5. Resume the full rhythm next week—no shame, just data.

Keep the Heart In It

- Scenes, not stuff: Schedule one meaningful, low-cost experience each month.
- Celebrate micro-wins: A paid-off card = a walk at sunset or a home-cooked favorite.

- Give a little, regularly: A small monthly gift or service slot keeps purpose alive.
- Rewrite identity, repeatedly: "I keep promises to Future Me."

Troubleshooting Index (fast fixes)

- Overspending? Add one friction flip; cap 1-2 hot categories weekly.
- Momentum dip? Shrink to 10-minute tasks; run a quick win (cancel 1 sub, sell 1 item, \$25 auto-transfer).
- Income stuck? Tighten your offer (smaller, faster), message 15 humans again, ask for two referrals.
- Investing anxiety? Read your Downturn Script; follow your Rebalance Rule; automate and step away.

Coaching Corner – Closeout Prompts

- What proof do I have that I'm already becoming the person I set out to be?
- Which habit will matter most for the next 90 days—and how will I protect it?
- What will I do to celebrate the next milestone without sabotaging progress?
- Who can I help with one lesson I learned here?

A Short Afterword

Money is a relationship. You just made it a respectful one—clear boundaries, steady attention, mutual growth. Keep the promises small and consistent. Keep the flywheel turning. And when you forget? You don't restart; you resume.

I'm rooting for you. Now go run your system—and live the life it's funding.