

Set aside about 90 minutes, a coffee and your last two bank statements. Tick each box as you finish the step. By the end, every dollar has a job and every bill has a weekly number.

1

☐ Gather the evidence (10 min)

Download or open the last 2 months of bank and card statements. You are looking for what really happened, not what you meant to happen. No judging, just collecting.

2

☐ List every bill and subscription (15 min)

Write down rent, utilities, insurance, phone, loans, streaming and apps on the Money Map (page 2). Include the ones billed yearly or quarterly: they cause most surprises.

3

☐ Give each one a bucket (10 min)

Housing, Food, Transport, Utilities, Debt, Savings, Fun, Giving. Six to eight buckets are enough. If a cost does not fit, make a small bucket for it.

4

☐ Convert everything to a weekly or per-paycheck number (15 min)

Monthly $\times 12 / 52$ = weekly. Yearly $/ 52$ = weekly. Divide by your number of paychecks to get the amount per payday. The Quick Start Guide has the conversion table.

5

☐ Mark annual and quarterly bills on the calendar (10 min)

Put the due month of each non-monthly bill on the Bill Calendar and open a sinking fund for it, so the money is waiting when the bill arrives.

6

☐ Decide what each paycheck covers (15 min)

Plan the next paycheck: first the bills due before the next payday, then each bucket, until Left to assign reads \$0. Use the lowest income you can count on.

7

☐ Set one small goal and one weekly check-in (15 min)

Pick a starter goal you can reach in 30 days (for example \$100 buffer) and book 10 minutes on the same day each week to review the buckets.

Tip

Not sure where the money goes? Do step 1 and 2 first and stop there. Seeing the real list is already a reset.

My accounts: where money sits today

Account	Type	Balance	What it is for
Checking			
Savings			

My debts: smallest balance first (snowball) or highest rate first (avalanche)

Debt	Balance	APR %	Minimum payment	Due day of month

Subscriptions and memberships: keep, pause or cancel?

Subscription / service	\$ / month	Keep	Pause	Cancel	Cancel by (date) / notes
		☐	☐	☐	
		☐	☐	☐	
		☐	☐	☐	
		☐	☐	☐	
		☐	☐	☐	
		☐	☐	☐	
		☐	☐	☐	
		☐	☐	☐	

Monthly total of subscriptions: \$ _____

I will cancel or pause: \$ _____ / month

Yearly savings if I do (x 12): \$ _____

Week 1: See everything

- ☐ Finish steps 1 to 3 and the Money Map
- ☐ Cancel or pause at least one subscription
- ☐ Set up your buckets in the Planner or Binder
- ☐ Check your balance on Wednesday (2 minutes)

Week 2: Put numbers on it

- ☐ Convert every bill to a weekly number
- ☐ Open sinking funds for annual bills
- ☐ Plan your next paycheck down to \$0 left to assign
- ☐ Log every purchase for 7 days

Week 3: Run it live

- ☐ Move money to each bucket on payday
- ☐ Review the buckets mid-week and adjust
- ☐ Use the Fun bucket first when tempted to overspend
- ☐ Call one provider to lower a bill (phone, internet or insurance)

Week 4: Review and lock in

- ☐ Close the month on the Monthly Check-In
- ☐ Compare planned vs spent per bucket
- ☐ Move leftover money to your starter goal
- ☐ Pick one change for next month and book the weekly check-in

Day 30: my numbers

Subscriptions cut: \$_____/mo

Saved this month: \$_____

Debt paid: \$_____

What worked: _____

Next 30 days: _____